

**NOMINATIONS OF PAUL COMPTON, ANNA MARIA
FARIAS, NEAL RACKLEFF, RICHARD ASHOOH,
ELIZABETH ERIN WALSH, AND CHRISTOPHER
CAMPBELL**

HEARING
BEFORE THE
COMMITTEE ON
BANKING, HOUSING, AND URBAN AFFAIRS
UNITED STATES SENATE
ONE HUNDRED FIFTEENTH CONGRESS

FIRST SESSION

ON

THE NOMINATIONS OF:

PAUL COMPTON, OF ALABAMA, TO BE GENERAL COUNSEL, DEPARTMENT OF
HOUSING AND URBAN DEVELOPMENT

ANNA MARIA FARIAS, OF TEXAS, TO BE ASSISTANT SECRETARY FOR FAIR
HOUSING AND EQUAL OPPORTUNITY, DEPARTMENT OF HOUSING AND URBAN
DEVELOPMENT

NEAL RACKLEFF, OF TEXAS, TO BE ASSISTANT SECRETARY FOR COMMUNITY
PLANNING AND DEVELOPMENT, DEPARTMENT OF HOUSING AND URBAN
DEVELOPMENT

RICHARD ASHOOH, OF NEW HAMPSHIRE, TO BE ASSISTANT SECRETARY FOR
EXPORT ADMINISTRATION, DEPARTMENT OF COMMERCE

ELIZABETH ERIN WALSH, OF THE DISTRICT OF COLUMBIA, TO BE ASSISTANT
SECRETARY FOR GLOBAL MARKETS AND DIRECTOR GENERAL OF THE UNITED
STATES AND FOREIGN COMMERCIAL SERVICE, DEPARTMENT OF COMMERCE

CHRISTOPHER CAMPBELL, OF CALIFORNIA, TO BE ASSISTANT SECRETARY FOR
FINANCIAL INSTITUTIONS, DEPARTMENT OF THE TREASURY

JULY 18, 2017

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**NOMINATIONS OF PAUL COMPTON, ANNA
MARIA FARIAS, NEAL RACKLEFF, RICHARD
ASHOOH, ELIZABETH ERIN WALSH, AND
CHRISTOPHER CAMPBELL**

TUESDAY, JULY 18, 2017

U.S. SENATE,
COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS,
Washington, DC.

The Committee met at 10:03 a.m., in room SD-538, Dirksen Senate Office Building, Hon. Mike Crapo, Chairman of the Committee, presiding.

OPENING STATEMENT OF CHAIRMAN MIKE CRAPO

Chairman CRAPO. This hearing will come to order.

This morning we will consider the nominations of six individuals to serve in key leadership posts within the Administration. Welcome to all of you, and congratulations on your nomination to these important positions. I see friends and family behind you today, and we welcome them here as well.

The nominees before us are: Paul Compton, to be HUD General Counsel; Anna Farias, to be HUD Assistant Secretary for Fair Housing and Equal Opportunity; Neal Rackleff, to be HUD Assistant Secretary for Community Planning and Development; Mr. Richard Ashooh, to be Assistant Secretary of Commerce for Export Administration; Elizabeth Erin Walsh, to be Assistant Secretary of Commerce for Global Markets and Director-General of the United States and Foreign Commercial Service; and Christopher Campbell, to be Assistant Secretary of the Treasury for Financial Institutions.

Each of these nominees brings diverse life and work experience and expertise which will play an important role in shaping national policy and advancing economic opportunities for Americans.

Mr. Compton has dedicated his entire 30-year legal career to affordable housing and community development and has developed an intimate familiarity with HUD's various programs. This will enable him, as General Counsel of HUD, to provide effective counsel to Secretary Carson and be a valuable resource for other HUD program administrators.

Ms. Farias, who grew up in public housing in Crystal City, Texas, later returned to run the Crystal City housing authority and, leading by example, lived in one of the units that she managed. She also served twice as a HUD Deputy Assistant Secretary and has dedicated much of her legal career to developing diverse communities and fighting discrimination in housing.

Mr. Rackleff, as well, has on-the-ground community development experience, directing the Houston Housing and Community Development Department and serving as General Counsel for the Housing Authority of the city of Houston.

Mr. Ashooh served for over two decades in the aerospace industry, ensuring the success of programs that protect our warfighters, particularly in the electronic warfare space. This experience should equip him well to develop policies and regulations for the Bureau of Industry and Security which handles our Nation's critical export control system.

Ms. Walsh has had an extensive international career in both the public and private sector, including experience at the State Department and the United Nations. In her position, she would assist United States firms in entering foreign markets as well as promote investment into the United States.

Mr. Campbell serves as Staff Director for the Senate Finance Committee, where he has developed a strong reputation of policy expertise, and an ability to work with both sides of the aisle to get results done. Chris has been instrumental in the enactment of significant recent legislative accomplishments in trade, health care, customs reform, and tax extenders. Senators from both sides of the aisle have looked to Chris for his policy insights and strategic know-how.

As a member of the Finance Committee myself, I know Chris well, and I know that he also understands how the Senate and the Treasury can work together to enact meaningful reform.

Passing bipartisan legislation to promote economic growth is one of my top priorities in this Congress, and if he is confirmed, I look forward to working closely with Chris and the other Members of this Committee on getting legislation enacted into law.

I urge all of my colleagues to confirm all six of you today. Thank you.

The Committee will continue its work to push nominations through as expeditiously as possible so that our agencies have all the personnel they need to tackle the critical issues facing our country.

Once again, congratulations to all of you on your nominations to these very important offices, and thank you for your willingness to serve.

Senator Brown.

STATEMENT OF SENATOR SHERROD BROWN

Senator BROWN. Thank you, Mr. Chairman, and I second the Chairman's comments about thanking you for your willingness to serve. We all appreciate that. I am thrilled to see you here today. I am glad that this Administration, after months and months of bungling nominees and indifference and criticism of Federal employees and attacks on the character of lots of people, is finally taking its job more seriously and actually nominating public servants to carry out the work that you all pledge to do and you all want to do. And, again, I thank you for putting your private sector jobs aside and private sector work to serve the public. Thank you for that.

Thanks to your families especially because their lives may, in fact, change, too, and they will be part of the work you do in so many ways. So thank you for that.

Mr. Chris Campbell has been nominated by President Trump to serve as Assistant Secretary for Financial Institutions at the Department of Treasury. This position is responsible for developing and coordinating the Treasury's policies regarding financial institutions.

My support for Wall Street reform is clear. I am very concerned about efforts coming out of the White House to roll back important rules we put in place after the financial crisis to protect consumers and prevent more taxpayer bailouts. We have seen collective amnesia in this town about what happened to workers who lost jobs, homeowners who lost homes, renters who were evicted, and so many others, seniors and others, who lost their lifetime saving. There is a collective amnesia in this body and on this Committee from time to time, far too often, about what happened.

I have known Mr. Campbell for several years. I appreciate his long history of working together with Senator Crapo and me and others, Senator Menendez on this Committee and others who serve both on the Finance Committee and now serve on Banking, have appreciated your work to foster bipartisanship on the Finance Committee. Thank you, Mr. Campbell, for that.

If confirmed, I hope he will do the same in this role and be a strong voice to protect and strengthen the Dodd-Frank rules that promote financial stability, promote safety and soundness, strong consumer protections, and not just adopt industry talking points.

We will be considering three nominees for the Department of Housing and Urban Development today. All of these positions are important for fulfilling HUD's mission of creating strong, sustainable, inclusive communities and quality affordable homes for all. HUD and its programs are critical to families and communities in Ohio and across the country.

If confirmed as General Counsel, Mr. Paul Compton—thank you for your willingness to serve—will help set the tone for HUD's approach to legislation, to renter and homeowner protections, and to enforcement.

If confirmed as Assistant Secretary for Fair Housing and Equal Opportunity, Ms. Anna Maria Farias would be responsible for implementing and enforcing HUD's fair housing laws.

Mr. Neal Rackleff is an affordable housing and community development attorney who recently led the city of Houston's Housing and Community Development Department. The President nominated him to serve as the Assistant Secretary for the Office of Community Planning and Development, which administers the Community Development Block Grant, HOME, and Homeless Assistance Programs. Your work is especially important, Mr. Rackleff.

We will be considering two nominees for the Department of Commerce.

Mr. Richard Ashooh has been nominated as Assistant Secretary to assist and advise the Under Secretary of Commerce on the development of policies affecting export administration issues. This position provides direction to and management of the national security, nonproliferation, foreign policy, national defense, and

strategic industrial resource functions at the Bureau of Industry and Security. This is a critical, though often overlooked, national security role in our Government.

And Ms. Erin Walsh has been nominated to serve as Assistant Secretary—welcome—for Global Markets and Director General of the U.S. Foreign and Commercial Service, where she would direct the activities of the International Trade Administration's export promotion programs. We know American products made by American workers can compete with any in the world if given the chance. That is what this position will do, give American companies the chance.

That gives me a moment to touch on something Senator Heitkamp and I have worked unrelentingly on, and that is the Export-Import Bank. We continue to be disappointed by this Administration's back-and-forth—not your issue, I understand, but this is a public forum—for it/against it on the Ex-Im Bank, first on reauthorization, then the issues of appointments, then not appointing, then appointing somebody who seems to want to emasculate the Bank, then backing off, and now seeming to be supportive again of that nominee. All of those things matter to us on this Committee because we know for you to do your job well, you also need a vibrant financial sector that actually can help U.S. companies export.

This position for which Ms. Walsh was nominated provides strategic direction and management oversight for a network of trade professionals located around the world, responsible for American firms' entry into foreign markets and expansion of exports, and for promoting foreign direct investment in the United States.

So congratulations, all of you. Again, thank you for your unselfish willingness to serve our country.

Thank you.

Chairman CRAPO. Thank you very much.

We just noticed that Senator Hatch, the Chairman of the Finance Committee and someone who is very interested in Mr. Campbell, has just arrived. I would ask him to come up. Would you like to take a seat right here? Senator, please, right here. And if you would like to make a comment at all, we would certainly appreciate it. We are just doing introductions right now.

STATEMENT OF ORRIN G. HATCH, A U.S. SENATOR FROM THE STATE OF UTAH

Senator HATCH. Well, I have known Chris Campbell for quite a long time. He has been a tremendous staff leader on the Finance Committee, among other things, and we have traveled the country together. He is honest, straightforward, very dedicated, intelligent, about everything you would want in somebody working with Treasury. He is just a very, very fine fellow.

So I am happy to be here and am grateful that you have given me this opportunity to say a few words.

Chairman CRAPO. Well, thank you, Senator. And I know you have got another hearing going and other things that will take your time, so any time you can spend with us we appreciate.

And I know, Chris, this is one of the parts of the job to have the spotlight put on you when your boss shows up to give you a special introduction, but that is, I think, very appropriate.

Before we do the testimony, I would like to issue an oath, so would each of you please stand and raise your right hand? Do you swear or affirm that the testimony you are about to give is the truth, the whole truth, and nothing but the truth, so help you God? Please say, "I do."

Mr. COMPTON. I do.

Ms. FARIAS. I do.

Mr. RACKLEFF. I do.

Mr. ASHOOH. I do.

Ms. WALSH. I do.

Mr. CAMPBELL. I do.

Chairman CRAPO. And do you agree to appear and testify before any duly constituted Committee of the Senate?

Mr. COMPTON. I do.

Ms. FARIAS. I do.

Mr. RACKLEFF. I do.

Mr. ASHOOH. I do.

Ms. WALSH. I do.

Mr. CAMPBELL. I do.

Chairman CRAPO. Thank you. You can take your seats.

Your written statement will be made a part of the record in its entirety. Before you begin, I invite you to introduce your family, if you choose to. And, again, before I move to you, Mr. Compton, to start, I want to remind all of my colleagues once again that we have 5 minutes for the questioning period, and I will promise to honor my 5 minutes and encourage you to honor it as well. That also applies to you and your statements, those of you who are testifying.

We like to try to keep the Committee on time as we are always bumping up against schedules.

And, with that, Mr. Compton, please proceed.

STATEMENT OF PAUL COMPTON, OF ALABAMA, TO BE GENERAL COUNSEL, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Mr. COMPTON. Thank you, Chairman Crapo, Ranking Member Brown, and this entire Committee for the opportunity to testify before you today. I am honored to have been nominated by the President to be the General Counsel of the Department of Housing and Urban Development and, if confirmed, to have the privilege to work with Secretary Carson.

But I want to begin, Chairman, as you invited, to introduce my wife of almost 30 years, Dana Compton; our three children, Katie, Anne, and Jay; and Katie's husband, Cameron Pulsifer, who is making his first trip to the Nation's capital for this visit.

Mr. Chairman, when I was in law school at the University of Virginia, I had the distinct honor of visiting with Justice Lewis Powell, who had just retired from the Supreme Court and was spending a semester at the law school. When I asked him where I should practice law, his response was: "Go somewhere you can make a difference."

I followed that advice. I returned to my native Alabama, where I have practiced with the same law firm, Bradley Arant Boult Cummings, for 28 years. Back in the early years, as a young

attorney, I was initially attracted to the banking area of practice. Increasingly, though, I found myself focusing on housing issues. It proved to be a natural fit. I realized I could make a profound difference by using the law to help create shelter and security for vulnerable people while builders and investors at the same time reinforced the local economy.

I jumped at the chance when asked to find a way for a local bank to be an equity partner in a planned apartment building for low-income housing residents in Tuscaloosa. It was a novel question at the time. I succeeded—with results that were gratifying—and my career took on a new emphasis.

Over the next several years, I represented that bank in 70 transactions as it grew to be a regional institution, creating more than 5,000 units of affordable housing throughout the southeastern United States. Since then, I have worked on hundreds more affordable housing transactions, with other investors, developers, lenders, and public housing authorities in public-private partnerships that benefited low-income residents.

I have often noted that the complexity of transactions goes up exponentially with the number of programs and parties that are involved. And some of these transactions were indeed enormously complicated, but we almost always found a way to succeed. I encouraged clients to think of themselves as repeat players, to focus on their long-term reputation, and to look for win-win solutions. I think because of this approach, I was tapped to become the outside General Counsel to the Alabama Affordable Housing Association.

Which brings me to the present day and my nomination to serve as HUD's next General Counsel. I look back at Justice Powell's advice to me all those years ago, and I cannot help but think I am still heeding it to this day.

HUD is a place where I can make a difference for our fellow citizens. If confirmed, I will strive each day during my tenure to ensure that the Department and its 8,000 dedicated employees operate in a legal and ethical manner. I will work to apply the law thoughtfully, vigorously, and as Congress intended. And I pledge to work with all the Members of this Committee to find solutions to the Nation's housing challenges and to eliminate barriers to affordable housing.

Mr. Chairman, I am grateful to this Committee for holding this hearing on my nomination, and I look forward to addressing your questions.

Chairman CRAPO. Thank you, Mr. Compton.

Ms. Farias.

STATEMENT OF ANNA MARIA FARIAS, OF TEXAS, TO BE ASSISTANT SECRETARY FOR FAIR HOUSING AND EQUAL OPPORTUNITY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Ms. FARIAS. Thank you, Chairman Crapo, Ranking Member Brown, and all the distinguished Members of this Committee.

I would like to thank President Trump for nominating me to be Assistant Secretary for Fair Housing and Equal Opportunity and Secretary Carson for his strong support of my nomination.

But I would also like to recognize the most important person in my life—my mom, Ofelia Gutierrez. She is not with us today. She is 89, she is disabled, but she is watching us. I am an only child. All of my cousins are working, which is exactly where I want them. I will just give them a summary version of what happens here today.

But today I would like to recognize the Honorable Kim Kendrick—she is the former Assistant Secretary for Fair Housing and Equal Opportunity nominated by former President George W. Bush—and my fellow nominees here on the panel. And if we are confirmed, I am looking forward to working with all of them.

The mission at HUD is to provide access to safe, affordable housing to all Americans, and my job would be the chief enforcer of the Nation's fair housing laws. I am fully, strongly committed to those laws. FHEO leads the Nation in the development, enforcement, and public understanding of the Fair Housing Act.

I come before you with 20 years of experience in the Federal Government, including 8 at HUD. But, most importantly, you need to know where I was before those 20 years. I am a product of the Fair Housing Act, even though I got to the housing projects in 1963, 5 years before that law passed. I am the daughter of a single mother with a third-grade education, a domestic, working 6 ½ days a week, earning between \$12 and \$20 per week. The one thing my mother always said was, "You need to get an education so that you can do something differently than I am doing. I know that as a domestic, my job is honorable and honest. I just want something different."

I saw how much she sacrificed for me, and I quickly realized that, for me, hard work meant success, not just survival.

As the high school valedictorian, I had a choice, and I selected Boston University, who gave me a full 4-year scholarship, and once again there I was blessed to come across someone who really had my best interest at heart. He was a young philosophy professor who became my mentor, and he is still my mentor. His name: William J. Bennett.

When he became Secretary of Education, I gave up a safe legal career in the Government to go work by his side, and I can assure you there was never a dull moment working for William J. Bennett.

In between Administrations, I did the one thing I always said I was not going to do. I went back home to run the housing authority, and I agreed to be among the first ones to live in the housing while I was there. The housing commissioners assigned me to what was then called "Project Terror." It was the site of murders, rapes, child prostitution, child pornography, and drug dealing. My job was to clean it up.

I stayed there 6 years, thinking that I could do it in 6 months, and I was successful. And that is because the majority of the tenants wanted the same thing for their children and grandchildren that my mother had wanted for me as a child: safety and an opportunity for an education.

As a result of our work together, we won over 12 national awards of merit, including several for Section 3. And in 2000, I was inducted into the Texas Women's Hall of Fame for my work at the housing authority.

Today I am very proud to be the Chair of the Board of Regents of the Texas Woman's University, once again getting always back to education.

Mr. Chairman, FHEO is an extremely important office to millions of Americans. If confirmed, my approach will be exactly what it has always been: apply the statute, the rules, and the facts in enforcing housing laws vigorously and in an impartial manner. And I pledge to work in a bipartisan manner with this Committee and Congress to meet the housing challenges facing our Nation.

I thank the Members of this Committee for this great honor and opportunity to appear before you today, and I stand ready to answer your questions.

Chairman CRAPO. Thank you, Ms. Farias.

Mr. Rackleff.

STATEMENT OF NEAL RACKLEFF, OF TEXAS, TO BE ASSISTANT SECRETARY FOR COMMUNITY PLANNING AND DEVELOPMENT, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Mr. RACKLEFF. Thank you, Chairman Crapo, Ranking Member Brown, and all the Members of the Committee for inviting me to testify today.

I am delighted to have my wife of 29 years, the lovely Christa Rackleff, with me; and my daughters, Eve and Karen, who are here with me today, two of our four children. Our other two children, Stephen and Annie, and our son-in-law, Brett, were unable to make it. My wife is the pillar of strength in our family. She is my best friend and in every single way she is my better, and I am so grateful for her. My family is truly the most important thing to me in time and eternity.

Mr. Chairman, I am honored to be nominated to serve as Assistant Secretary of Community Planning and Development for the Housing and Urban Development Department.

For over 20 years I have worked at the intersection of the public and private sectors, doing real estate development focused on resurrecting ailing communities and providing high-quality housing for hardworking, good people who, despite their best efforts, are still in need.

I started on this path as a young city attorney in the mid-1990s. Downtown Houston was in trouble. Property values were declining and population was fleeing to the suburbs. Under the direction of a visionary mayor, I served on the team that successfully implemented public-private partnerships to redevelop historic downtown properties and revitalize a public housing complex that had been mired in litigation for years.

Houston not only turned around, but came roaring back, after these projects truly ignited a downtown renaissance. I was blessed to learn from some of the brightest legal and real estate experts in the city's history. We used private sector creativity and innovation to achieve results with the public sector that neither sector—the public or private—could accomplish alone.

Public-private partnerships can accomplish incredible change. For example, a terribly blighted apartment complex plagued a Houston inner-city community. For more than 10 years, local,

State, and Federal officials tried to condemn and demolish the structure, but a wily slum lord successfully slipped from their grasp.

My team took a different approach. We analyzed the market forces at work, then partnered with the local school district and used funds, from a tax increment finance district and the school district, to purchase and demolish the slum property. I am really proud to say that an elementary school stands today on the former epicenter of blight that was dragging down an entire neighborhood.

My faith has been a formative factor in focusing on families in need. I served as the bishop of an inner-city congregation for many years and saw firsthand how hard so many people struggle to meet basic needs. And I became convinced that most people struggling with poverty truly desire a hand up rather than a handout. So I decided to do what I could to be part of the solution in helping people become more self-reliant.

I left the practice of law at Locke Lord and went back to the city of Houston and ended up running the Department of Housing and Community Development. When I took the reins at the department, it was struggling. Looming over it were 102 HUD findings and over \$80 million in potential fines. But a great team pulled together and not only cleared every finding, but we transformed our department into one of the finest and most effective in the Nation.

During my tenure the department financed completion of 7,800 high-quality affordable multifamily housing units; another 2,700 are in progress, under construction. And we assisted 1,700 single-family homeowners with reconstruction of hurricane-damaged homes, financial assistance for low-income homebuyers, and emergency home repairs.

I can tell you that Houston truly has an unstoppable “can-do” spirit. During this same timeframe, the city, Harris County, the for-profit and nonprofit sectors all partnered with HUD to alleviate homelessness. Within a few years, we reduced chronic homelessness by more than 70 percent and became the first major city in the country to effectively eliminate the homelessness of veterans.

I will also tell you that I have become convinced that the democratization of data is key to more effective governance. As an example, in the aftermath of severe flooding, I worked with a coalition of faith-based and nonprofit groups to alleviate suffering in Houston. We mined the city’s fire, police, and public works databases to generate GIS maps, enabling churches and civic groups to locate and serve the elderly and disabled who desperately needed help. We then utilized an open-source social media platform to share data and avoid duplication of efforts as the various philanthropic groups worked together in the same space.

I have been truly amazed to see the successes that are possible in ameliorating suffering when people put aside differences and ideologies in a united effort to help their neighbors. Love has animated the work I have been a part of, and I truly love the people I serve.

Mr. Chairman, Committee, thank you very much for this opportunity to appear before you. I welcome your questions.

Chairman CRAPO. Thank you, Mr. Rackleff.

Mr. Ashooh.

**STATEMENT OF RICHARD ASHOOH, OF NEW HAMPSHIRE, TO
BE ASSISTANT SECRETARY FOR EXPORT ADMINISTRATION,
DEPARTMENT OF COMMERCE**

Mr. ASHOOH. Thank you, Mr. Chairman and Ranking Member Brown and to the rest of the Committee. I am honored to be before you today, and I am grateful to the President and the Secretary of Commerce for their confidence in me to serve in this capacity.

I would love to introduce the family I have that is here. My wife of 25 years is behind me, Laurie. It only feels like 2, but it has been 25. And my daughter, Emma, who is here as a delegate for the other four children that could not be here—Sophie, Elias, Maya, and Sam. And I also welcome Angeline, who is Emma's sister in residence here as her roommate.

I would also like to acknowledge the memory of a former boss, mentor, and friend named Warren Rudman, whom I got to know on these very premises years ago as a staffer for him. His example of fidelity to the country, his colleagues, and the Constitution still stands as guiding principles in my own life.

Everyone in America is familiar with the Boston Tea Party. But you would have to come from New Hampshire as I do to be familiar with the Pine Tree Riot. Briefly, the Pine Tree Riot was a pre-revolutionary protest in New Hampshire against the British Crown's attempt to regulate the colonial pine tree trade. This is significant because these mighty pine trees made the best ships' masts, and the King reserved the best of them for the Royal Navy, allowing Great Britain to project power all over the world. The colonists rejected this intrusion into their economy and livelihoods, and the Pine Tree Riot was one of several incidents that led the way to Revolution.

Why this obscure history lesson? Well, these pine trees were the turbofan engines of their day—technology that was vital both to national security and civilian commerce. The Crown's behavior was in effect an export control—one that did not work out very well for the King. The point is we need to weigh the national security implications of our technology trade, and it has been with us since before we were a Nation.

The position to which I have been nominated sits at the intersection where national security, technology, and the economy meet. Never has this juncture been more critical. The number and nature of the threats facing our Nation, from state and nonstate actors alike, has grown. Meanwhile, the pace of technology has not only accelerated dramatically; it has shifted. The national security establishment once led areas of technology development that are now driven by the commercial sector. The responsibility for eliminating the vulnerabilities to our Nation presented by these dynamic shifts, while encouraging robust trade in the technology sector, rests squarely with the Bureau of Industry and Security. The workload at BIS—which has increased and will continue to do so—further reflects these trends.

Both my desire and readiness to serve in this capacity is a product of a career spent advancing key elements of this mission. Early in my career as a Senate staffer, I was privileged to work on issues

concerning technology transfer, in particular to adversary nations. It is worth noting that the global parties of concern at that time—specifically, China, Russia, and Iran—occupy more or less the policy priorities BIS faces today.

After more than two decades of experience in the aerospace industry, where I was able to work on behalf of our Nation's most advanced technology enterprises, the strictures of the U.S. export control regime were, and still are, well known to me. I understand better than most the challenges and necessities associated with technology development, believing that our success as a Nation is underpinned by our ability to remain ahead of our adversaries in this area, both commercially and strategically.

These experiences imparted to me countless lessons that can help advance the critical mission of the Bureau, especially in the challenging times that we have. Should I be honored with confirmation, I would look forward to working with you as we endeavor to meet these challenges.

Thank you again for the privilege of being with you today, and I look forward to your questions.

Chairman CRAPO. Thank you, Mr. Ashooh.

Ms. Walsh.

STATEMENT OF ELIZABETH ERIN WALSH, OF THE DISTRICT OF COLUMBIA, TO BE ASSISTANT SECRETARY FOR GLOBAL MARKETS AND DIRECTOR GENERAL OF THE UNITED STATES AND FOREIGN COMMERCIAL SERVICE, DEPARTMENT OF COMMERCE

Ms. WALSH. Thank you, Chairman Crapo, Ranking Member Brown, and distinguished Members of the Banking Committee. I am grateful for the opportunity to appear before you today. I am very honored to be here as President Trump's nominee for Assistant Secretary for Global Markets and Director General of the U.S. and Foreign Commercial Services. I am so honored to have my family with me on this special day. If you do not mind, I would like to introduce my father, Michael Walsh; my sister, Anne Walsh; and my mother and sister were unable to come today.

Over the past several days, I have had the pleasure of meeting Members of this Committee and your staff. Thank you for taking the time to share your insights and perspectives on the economic conditions of your home States. If confirmed, I look forward to working closely with you and with your team.

I bring to this nomination over 30 years of public and private sector experience. Through my work I have had the opportunity to gain extensive knowledge of foreign and economic affairs in Asia, the Middle East, and Africa, and I have traveled to or worked in 100 countries.

A Georgetown University graduate, I interned at the White House during school before landing a full-time position in the Office of Political Affairs. I also worked at the Department of Energy and later joined the Department of State, where I served as the Deputy Manager and then Acting Manager of Blair House. In 1989, I moved to New York to serve as the Chief of Protocol to the U.S. Mission to the U.N. In 1994, I joined UNICEF as the head of emergency operations in Tuzla, Bosnia, during the war. I later left

Bosnia to attend graduate school at the London School of Economics and then returned to Sarajevo to work with the United Nations as an economic and political affairs officer.

Returning home from Bosnia, I went to work at Cisco, where I built a strong partnership organization to bring the Cisco Networking Academy Program to 90 countries around the globe, particularly in Africa, Asia, and Central America, including 41 of the least developed countries in the world.

After several years in the private sector, I returned to the State Department in 2005 to serve as a Senior Advisor in the Bureau of Near Eastern Affairs. I was recruited to formulate and execute a strategic plan to advance U.S. policy interests, strengthen alliances, and establish programs focused on women across 16 countries in the Middle East and North Africa.

At Goldman Sachs I was based in China and led the firm's philanthropic activities in Asia Pacific. I developed a long-term strategic platform in Asia, seeking to foster economic growth and opportunity through investment in the community, public engagement, and partnership building. Through this experience I have seen firsthand the role the private sector can play in facilitating and enhancing America's prominence abroad and in advancing U.S. values. Furthermore, I know the critical role the U.S. Government plays in leveling the playing field to ensure U.S. companies can compete abroad and to ensure that our foreign competitors abide by their commitments and play by the same rules. I am passionate about the mission of the Department of Commerce and can think of nothing more meaningful or impactful than creating jobs through promoting U.S. exports or attracting foreign direct investment into the United States.

Trade, exports, and foreign direct investment are a powerful engine for economic growth. With 95 percent of the world's population outside of the United States and more than one in five American jobs supported by trade, the Office of Global Markets has a critical role to play. Last year alone, for every \$1 appropriated to Global Markets, an estimated \$192 was returned to the American economy in the form of increased exports and FDI for a total impact of \$62.2 billion, which supported approximately 300,000 U.S. jobs.

I am deeply grateful to Secretary Ross for his leadership and confidence in me. If confirmed, I look forward to having the opportunity to lead this organization, with all the amazing people that we have in the field, both at home and abroad. And I will bring to it my global experience and business background as well as my knowledge of how to leverage Government resources to ensure effectiveness.

Thank you for your time today and for your consideration of my nomination.

Chairman CRAPO. Thank you, Ms. Walsh.

Mr. Campbell.

**STATEMENT OF CHRISTOPHER CAMPBELL, OF CALIFORNIA,
TO BE ASSISTANT SECRETARY FOR FINANCIAL INSTITUTIONS,
DEPARTMENT OF THE TREASURY**

Mr. CAMPBELL. Chairman Crapo, Ranking Member Brown, and distinguished Members of the Committee, thank you for the

opportunity to appear before you today and considering my nomination to be Assistant Secretary of the Treasury for Financial Institutions. I am deeply honored and humbled to have been selected for this position and am grateful to President Trump and Secretary Mnuchin for the opportunity to continue my career in public service in a different venue.

Before I get too far into my statement, I would like to recognize the members of my family who are in attendance today. With me today are my sister Michelle, my brother-in-law Richard, my brother Eric, and my sister Catherine. I also want to acknowledge my two other siblings who were not able to make it today: my brothers Scot and Marc. My mother would surely like to be here today, but she is too ill to travel. But I know she is watching from home.

I also want to acknowledge my many friends, colleagues, and former colleagues who are here, many of whom have flown here for this occasion and for the hearing, and I appreciate them being here.

I want to thank every one of them for being here and for their love and support. One does not receive opportunities like this without years of help from many, many people, and that is certainly the case for me.

I come from the humblest of beginnings. I lived most of my childhood in poverty, really never thinking that I would be afforded the opportunities that have been presented to me over the last two decades.

The first great opportunity that came my way was the chance to join Senator Orrin Hatch's campaign for President as the national field director. I think Senator Hatch would agree that, after that initial experience in politics and public service, there was really nowhere to go but up.

Despite the results of that particular campaign, the Senator for some reason asked me to run his 2000 campaign for reelection. This was, to say the least, a lot of responsibility for a relatively inexperienced kid, but, thankfully, that campaign was a huge success, and I have worked with the Senator in a variety of capacities since that election, most recently as Staff Director for the Senate Finance Committee.

I am, of course, grateful to Senator Hatch for his support and his encouragement over these years. He has been a mentor to me, and I certainly would not be here if not for his skillful tutoring.

During my time in the Senate, I have worked hard to cultivate a reputation for three things.

First and foremost, I have sought to be known as an effective advocate and strategist for achieving the goals of my employer, whether it be the Senator or the Committee.

Second, I have worked to be known as one who prefers and effectively facilitates bipartisan cooperation. Throughout my career I have begun every effort with the presumption that a bipartisan result would be the preferred one and more enduring than a partisan one and have worked to achieve those kinds of outcomes.

Finally, I have endeavored to build a reputation for being a good manager and leader. On the Finance Committee, Chairman Hatch and I have put together an effective and professional staff. Leading

this team has been one of my most proud professional achievements.

I cannot take credit for everything that has happened in the Finance Committee, of course, that we have accomplished there. The credit belongs to Chairman Hatch, Ranking Member Wyden, and Senator Baucus, who was the Chairman when I first started. But, once again, during my time on the Committee and throughout all of my time in the Senate, I have sought to leave a mark and build a reputation for being an effective advocate, a bipartisan facilitator, and a strong leader.

Chairman Crapo, Ranking Member Brown, I have had the privilege to work closely with you, as well as with many other Members of this Committee throughout the years. As you consider my nomination, my hope is that those efforts to build that kind of reputation have been successful and that I have displayed to you those kinds of characteristics.

The Assistant Secretary of the Treasury for Financial Institutions is responsible for leading the Treasury's efforts to monitor and regulate our Nation's banks and securities markets and to ensure our financial sector is resilient in times of crisis. In addition, it is responsible for coordinating, among other things, Treasury's work on financial education, consumer protection, community development, affordable housing, and cybersecurity.

In other words, the position has a broad focus, dealing with the largest banks and investment companies as well as small community organizations. This is not unlike the broad jurisdiction of the Senate Finance Committee. Successful leadership from this position will require great management skills and the help of many talented career staff at the Department. In addition, it will require a balance of competing interests.

I think it is safe to say that few, if any, nominees considered by this Committee have ever been so cognizant of the need for cooperation between Congress and agencies in the executive branch. If confirmed, I look forward to working with the Members of this Committee to ensure safety and soundness of financial institutions and practices, fairness, and avenues through which the financial sector works to facilitate economic growth and opportunities for all Americans.

Members of the Committee, thank you for the opportunity to appear with you today, and I look forward to answering your questions.

Chairman CRAPO. Thank you very much, Mr. Campbell. And before I begin the questioning round, I want to say I am super impressed with this panel, not only because of the qualifications that each of you have but because each one of you finished your testimony in well less than 5 minutes.

[Laughter.]

Chairman CRAPO. I think that is actually a record. Thank you very much for that.

I was going to ask each one of you to just briefly tell me what your top priorities are, if you are confirmed. But I am going to ask you to do that instead in writing. Following this hearing, each of you or at least I expect that each of you will receive some follow-up questions from Senators, and we will encourage you to respond

to those as promptly as you can. So consider that to be your first question, and that is, just in a paragraph or so, what are your priorities as you move into this position?

Chairman CRAPO. And then I actually only have one specific question for one of you, and that is you, Mr. Ashooh. The last Administration launched an export control reform initiative, some of which is still being implemented. My question is: Do you think that that initiative has accomplished what it was set out to achieve? What else needs to be done? Or should the Administration take a different route?

Mr. ASHOOH. Thank you, Mr. Chairman, and I agree, many good things were done in the prior Administration to do what many would consider to be long overdue changes to make our export control regimes more accessible to those who are by necessity accountable to them.

I do believe there is more to do. I would not prejudge for a moment the entirety of what those things are. If confirmed, I would absolutely follow up with you about that, but there is no question that I believe the fresh eyes that I would bring to our export control system would certainly result in some opportunities to do things even better.

Chairman CRAPO. All right. Thank you very much. I was going to let Senator Hatch take a couple minutes and ask Chris some questions when he is under oath.

Mr. CAMPBELL. Oh, no.

[Laughter.]

Chairman CRAPO. But he has politely declined to do that, so you just dodged a bullet.

Mr. CAMPBELL. I am so grateful.

Chairman CRAPO. With that, I am going to conclude my questioning. Senator Brown.

Senator BROWN. Thank you, Mr. Chairman.

I do not often suggest reading material to people in the Administration or even colleagues, but I would ask the three HUD nominees to consider reading a couple of books that I have spoken of. I was one of, I believe, five or six Democrats to vote for the confirmation of your boss for a number of reasons, and I asked him to read two books that I think are particularly important. One is "Evicted" by Matthew Desmond about the increased rates of foreclosure in this country and how lives turn upside down when someone is foreclosed on or is evicted from their homes. It was a case study that he did that was very effective in painting the picture, maybe a picture of where you at one time lived, Ms. Farias.

Written recently, another book, sort of hand in hand with this genre of Michael Harrington and others in this country, is a book called "\$2.00 a Day," and I would suggest to the three of you that you would find time prior to or in your early days of serving this Administration for reading those two books. Thank you.

We have a large panel. I want to get through as many questions as possible. Ms. Farias, FHEO is instrumental in implementing HUD's Affirmatively Furthering Fair Housing, AFFH, rule. Do you support the AFFH rule? And will you commit to implementing it?

Ms. FARIAS. The law of 1968 makes it very clear that for discrimination against housing that is one of the things grantees have

to do, and HUD has been implementing it as it was when I was there under President Bush. I know that there is a new rule. If confirmed, I will review the concerns and—but, yes, it will be implemented. And if there are any changes, they have to comport with the law.

Senator BROWN. OK. Thank you.

Mr. Campbell, you played a significant role in a colloquy between the Chair and Ranking Members on Finance regarding responsiveness by the Administration to requests from both Democrats and Republicans. Thank you for that. If confirmed, will you commit to reply to every oversight or other letter and request for information, from the Chair, or from Members on both sides of this Committee in a timely manner?

Mr. CAMPBELL. Senator Brown, you will find no one that cares more about this institution probably than me, and I spent the majority of my time in the minority. I understand the challenges of the minority, and everything that is in my power, I will answer each question from you or any Member of the Committee.

Senator BROWN. Thank you. And I would like to ask each of you that same question. Will you commit to reply to every oversight or other letter and request for information from any of us on this panel? Ms. Walsh?

Ms. WALSH. Yes, Senator, I do commit.

Senator BROWN. Mr. Ashooh?

Mr. ASHOOH. Yes, Senator.

Senator BROWN. Mr. Rackleff?

Mr. RACKLEFF. Yes, sir.

Senator BROWN. Ms. Farias?

Ms. FARIAS. Yes, sir.

Senator BROWN. Mr. Compton?

Mr. COMPTON. Yes, Senator.

Senator BROWN. Thank you. Thank you for that.

Ms. Walsh, you served for several months in the Trump administration transition, both on the campaign, then at the White House as a key point of contact for the State Department, including a co-leader for the State Department landing team. Did you during that period have or arrange any meetings between Russian and U.S. officials?

Ms. WALSH. No, sir.

Senator BROWN. OK. Thank you for that.

Mr. Campbell, at the recent G-20, President Trump said he talked with Vladimir Putin about forming a cybersecurity unit to guard against future election hacking. It seems like the President has since cooled on that idea. Secretary Mnuchin, your future boss, echoed the President, described as a “significant accomplishment” that President Trump talked with Putin about forming this unit. I have not heard the Secretary further comment on it.

If confirmed, you will play a significant role in Treasury’s cybersecurity efforts. I hope you will not be setting up a cybersecurity unit with Russians in your new role. Any comments?

Mr. CAMPBELL. Senator, I think it is important and I think you hopefully would agree that the U.S. lead the efforts, no matter who we engage with, on cybersecurity and making sure that we protect the critical financial backbone of the financial markets. So

irrespective of with whom we engage—and, obviously, the Secretary and the President will coordinate those, make those decisions, and I will, as well as working with you guys on the Committee and your staff, make sure that we export America's values and make sure that we protect the critical infrastructure of our financial markets and institutions.

Senator BROWN. OK. Thank you. And last question. Mr. Compton, if confirmed, you will bring valuable experience in affordable housing development and finance as General Counsel. In addition to and as part of your affordable housing work, you have spent many years representing financial interests, as you told us about your background in banking in Alabama. As General Counsel, you will be charged with protecting the rights of renters and homebuyers and FHA consumers.

Tell me, briefly if you can—because I am over my 5 minutes, and I respect the Chairman's admonitions every day.

[Laughter.]

Senator BROWN. What will your approach be in protecting the rights of these groups, particularly in cases where their interests may go up against the interests of the banking industry?

Mr. COMPTON. Senator, first I recognize, if confirmed, my role as General Counsel at the Department of Housing and Urban Development, and it has a broad purview, and certainly in representing the Department as my client first, I would coordinate on enforcement matters with my colleagues on that. But I think that my background with respect to having represented financial institutions in the past helps me understand the plight of the consumer on the other side as well.

Senator BROWN. OK. Thank you for that. There is concern among large swaths of the public that, particularly inside the White House and in Treasury and other places, there is simply too much influence by Wall Street and among major banking interests in this Administration, and your role in pushing back against that when you get it from the higher-ups is particularly important. So thank you for your commitment to do that.

Mr. COMPTON. Thank you, Senator.

Chairman CRAPO. Thank you.

Senator Shelby.

Senator SHELBY. Thank you, Mr. Chairman.

Mr. Chairman, I believe we have a distinguished group here from Mr. Compton to Mr. Campbell. Everybody is ready to go to work. The Administration needs these people. I would call this a sterling group.

I would say a few other words about Mr. Compton. He is well known in my State in the area of housing. As he said in his opening statement, he has been involved in development of a lot of low-income housing, up into the thousands of units. He knows this area. We are proud that he is coming in here and taking a job at HUD. But I am also proud of all of you accepting the responsibility of Federal service, and I look forward to supporting all of you.

I have a number of questions, but I will submit those for the record, and I would like for my opening statement to be made part of the record, Mr. Chairman.

Chairman CRAPO. Without objection.

Senator SHELBY. And I hope you can expedite, you and Senator Brown, these nominees as soon as possible.

Chairman CRAPO. We intend to try to do that.

Senator BROWN. Mr. Chairman, we will move at a much more rapid pace than we have in the last several years.

Senator SHELBY. I would think so because we probably have a lot more distinguished people to move.

[Laughter.]

Senator BROWN. Which we would not know, because we actually had so few hearings to find out about them.

Senator SHELBY. I would say again, when I was Chairman, we evaluated people like we are doing now, and I like what I see today.

Chairman CRAPO. You can see why they put me in this seat.

[Laughter.]

Chairman CRAPO. Next is Senator Warren.

Senator WARREN. Thank you very much, Mr. Chairman. And thank you all for being here and for your willingness to serve.

I want to talk about affordable housing. There is an affordable housing crisis in this country. Most experts say that a family that spends more than 30 percent of its income on rent will have a very hard time meeting their other obligations, you know, for food and clothing and transportation. But at this moment, more than 11 million families are paying more than half their income in rent.

Now, HUD's core mission is to address the affordable housing crisis, but that actually takes money to make it happen. And even as this problem gets worse and worse, Donald Trump wants to slash more than \$6 billion from the HUD budget next year. That would be a 13-percent cut.

Community Planning and Development is the part of HUD that is responsible for developing affordable housing and the surrounding communities so that residents have access to decent jobs and to services. The Trump budget would cut the funding for this Department by 60 percent, and I do not know how anyone runs a Department when more than \$1 out of every \$2 disappears in a single year.

So let me ask, Mr. Rackleff, if you were nominated to run the Community Planning and Development Department, do you support these massive cuts to your Department's budget?

Mr. RACKLEFF. I do support the President budget.

Senator WARREN. So I guess then I do not understand what—how do you plan to run a Department where you lose 60 percent of your money?

Mr. RACKLEFF. I can only say to you, Senator Warren, that whatever resources are afforded to me by the Administration and by Congress I will use wisely. We have faced significant cuts at the city of Houston in some of the very same funding sources, and it has been difficult, but we will find ways to help those that we can.

Senator WARREN. Let me push back on that. You have touted your record at Houston. You said that is the reason that we should confirm you, is because you had a great record at Houston. But let me just take a look. When you served as director of the Housing and Community Development Department for the city of Houston from 2012 through July of 2016, according to HUD data, the city

of Houston received more than \$100 million in Federal Community Development Block Grants from HUD. And you used that money to rehab homes, to remove lead, to improve surrounding roads, all trying to increase access to safe and affordable homes.

Now, if you are confirmed, you are not going to have that same money to give to other cities. Do you think other cities do not deserve that same opportunity?

Mr. RACKLEFF. As I mentioned, I support the President's budget, and I will use whatever resources are afforded to me effectively and well.

Senator WARREN. So what is going to happen to affordable housing in America?

Mr. RACKLEFF. Most of the affordable housing that is generated in America today, as you are aware of, I am sure, is financed actually through tax credit equity through the Low-Income Housing Tax Credit Program.

Senator WARREN. Are you telling me the \$100 million that Houston got while you were in charge was not helpful as you described it at the time to rehab homes, to remove lead, and to improve surrounding roads?

Mr. RACKLEFF. No; it certainly was helpful. But what I will—I am not so concerned about what acronyms are associated with the funding that we receive, and I am confident that we will obtain the funding necessary to help the people that I care so much about.

Senator WARREN. I do not think I understand that last answer. Are you telling me you think you are going to get the money from someplace else?

Mr. RACKLEFF. I am confident in the Congress of the United States and the Administration working together to provide the resources that we need to help the people that we both care so much about.

Senator WARREN. Well, the resources we need include, it seems to me, the \$6 billion that has been spent in the past, that you yourself personally have administered and made good use of in Houston. Are you saying you think we are going to make up that \$6 billion somewhere else?

Mr. RACKLEFF. I hope that resources will be found to help us accomplish the things that we need to get done, yes.

Senator WARREN. So you support the President's cuts, but you hope that they are not actually going to happen?

Mr. RACKLEFF. No, ma'am. I believe that there are other ways that we can find to help folks who need assistance, and I know that Dr. Carson has talked about finding other mechanisms to help those that we—

Senator WARREN. And I think so far, how much extra money have you found?

Mr. RACKLEFF. If confirmed, I will do the best that I can to work with—

Senator WARREN. How much has he found so far, extra money?

Mr. RACKLEFF. I do not know the answer—

Senator WARREN. None.

Mr. RACKLEFF.—to that question.

Senator WARREN. I think the answer is none.

You know, look, I just want to be clear about this. It takes money to rehab those homes. It takes money to do lead abatement. It takes money to rebuild the roads so there is some transportation in and out of these neighborhoods. It takes money to help us accomplish some affordable—to build some affordable housing, to make sure we have some affordable housing. And if we turn our backs on that, then the affordable housing crisis in this country just gets worse.

Thank you, Mr. Chairman. I apologize for going over.

Chairman CRAPO. Thank you.

Senator Rounds.

Senator ROUNDS. Thank you, Mr. Chairman.

Mr. Rackleff, I would like to just follow this up just a little bit. I get the sense that what you are trying to share with the Committee is that your role is to use whatever resources are made available to you, you will do in a responsible manner. Is that a fair way of putting it?

Mr. RACKLEFF. Yes, sir. You sense my response perfectly.

Senator ROUNDS. Let me just offer this: I understand where the Senator from Massachusetts is coming from in expressing that housing is a very important issue. We have the same challenges in South Dakota with housing on the reservations and so forth. And, most certainly, I recognize that where the President may make recommendations and focus, which has been on defense improvements and so forth—which are critical and I agree with him on that—I also understand that as part of this process, we will be looking at funding for the other agencies as well, and that becomes our role.

You understand that the appropriations process is where the decisions are actually made, and that belongs to the congressional branch of Government. Is that not correct?

Mr. RACKLEFF. Yes, sir, and I have tremendous faith and confidence in our constitutional system.

Senator ROUNDS. The responsibilities for the actual determination of the amount of money that will be delivered to your Department, which we would expect you to expend in a responsible manner, is our decision, is it not?

Mr. RACKLEFF. Yes, sir.

Senator ROUNDS. And the money that we do entrust to you, you will utilize in the most responsible manner possible.

Mr. RACKLEFF. Yes, sir. I feel I have a strong history of using whatever resources that are made available to me to do a good job in helping the people that we all care so much about.

Senator ROUNDS. Is there anything else on this subject that you would like to clarify?

Mr. RACKLEFF. No, sir.

Senator ROUNDS. Thank you.

I do have a couple of other questions for the nominees within our housing—or let me begin with Commerce just for a minute. Mr. Ashooh and Ms. Walsh—first of all, I want to thank all of you for appearing before this Committee. You all have very impressive backgrounds and qualifications, and I do appreciate your willingness to step forward and to serve.

My question is going to be directed to our two nominees for the Department of Commerce who will have significant responsibilities

with respect to trade. You both may be aware that South Dakota exports billions of dollars of agricultural products every year. As a result, I have been watching with great interest the decisions that President Trump has made with respect to agreements like TPP and the North American Free Trade Agreement.

Can you share your views on our evolving trade relationships? How will the work that you do to help facilitate and grow our trade with other countries come forward? The reason why I ask this question is it is one thing to be able to put together a very complicated compact with a number of countries and get as far as we did with TPP. But then to try to do the individual agreements country by country, while I admire the idea of doing it, it provides us with opportunities, the time challenges on this will be significant.

Can you share your thoughts about how you will prepare and move forward with your new roles?

Mr. ASHOOH. You get to go first.

Ms. WALSH. OK. Thank you, Senator, for that question. It was wonderful to have the opportunity to meet with you in your office, so thank you for your time.

In this role, if confirmed, I think that the focus will definitely be on increasing our exports globally. At this point about 1 percent of our small- and medium-sized businesses in the United States export, and the role of the Foreign Commercial Services is to really focus on each of these businesses, particularly in small- and medium-sized enterprises, to expand their markets globally, to look at where the opportunities are and the trends, where there is an increasing level of middle-class consumers. And that is what our teams would be looking at at the Department of Commerce, to focus on trade and also the reduction of the trade deficit.

Mr. ASHOOH. Senator, thank you. I would say that the increased economic activity that increased our trade creates puts pressure on the Bureau of Industry and Security to ensure that we are not losing control of our valuable technology assets. So that is the perspective that BIS would have.

What I would say is that there are already preexisting multilateral agreements that the Department of Commerce uses in order to implement export controls, and I have been impressed to learn these run very well. And, if confirmed, I would look forward to ensuring that these agreements continue to serve this important role in the face of increasing economic activity.

Senator ROUNDS. Very good. With regard to housing, one of the most pressing concerns from a housing standpoint within our State is how our new Administration will work with Native American tribes and officials on promoting housing on Native American reservations. Reservations face some of the most significant obstacles when it comes to promoting a safe and stable housing supply, and oftentimes the remote location and economic challenges make it difficult to promote the growth of new housing stock.

I am going to ask this for the record. I will respect my 5-minute time limit. Could the three of you please respond in writing? Can you please discuss your views on tribal housing? And I need to bring this to your attention because we have a real lack of housing on the reservations themselves. And will you commit to working

with us and your colleagues to understanding and improving the challenges associated with tribal housing? That is a yes or no answer, but I would like that part right now. This is a critical area in rural areas where the most poverty in America exists, and housing is a major part of the issue. Would all of you agree to commit to responding back to how you see we can work to promote more housing in rural areas, particularly reservation areas? And would you commit that it is a serious problem and you would agree to work with us to find solutions?

Ms. FARIAS. Yes, Senator Rounds.

Mr. COMPTON. Yes, Senator, and certainly tribal areas post special issues in public-private partnerships that I am aware of.

Mr. RACKLEFF. Absolutely, and I would add that I have had a fair amount of experience working in Texas in rural areas where we have a lot of the same inherent economic challenges in providing housing economically in remote locations. One of the things we have done in Texas is to target set-asides of the housing tax credit equity that is provided to the State to those areas, and I think that there are some innovative things that we can do to help you.

Senator ROUNDS. Thank you.

Thank you, Mr. Chairman.

Chairman CRAPO. Thank you.

Senator Menendez.

Senator MENENDEZ. Mr. Chairman, before I start, I want to briefly note that I have some serious concerns about the Committee considering this many nominees at one time. The breadth and scope of the nominations go from banking, affordable housing, financial institutions, national security, and trade, and within 5 minutes or so, even with the Chairman's courtesy of letting it go over a little bit, the breadth and scope—I just cannot possibly do that in 5 minutes. I know others are much more talented than I am, but I cannot.

[Laughter.]

Senator MENENDEZ. And so, therefore, I will have real problems with the nominees unless I get substantive answers to my written questions and the lack of being able to pursue the time here. And I would hope that the Chair would consider in the future either two panels or a smaller set so that we can have the substantive time to ask these nominees.

Ms. Farias, I understand that in response to Ranking Member Brown's questions, you affirmed that you will provide clear guidance to grantees in public housing agencies on how to meet their requirement to affirmatively further fair housing under the Fair Housing Act, and that you intend to implement the Fair Housing Rule affirmatively. Is that fair to say?

Ms. FARIAS. Yes, Senator Menendez.

Senator MENENDEZ. Mr. Compton, you are going to be the General Counsel. Will you be doing the same?

Mr. COMPTON. Yes, Senator. I think implementation of Affirmatively Furthering Fair Housing is one of our big projects.

Senator MENENDEZ. Thank you.

Mr. Rackleff, your testimony touts your tenure as former director of the Houston Housing Community Development Department.

Under your leadership in Houston, the department produced an impressive 7,800 multifamily housing units with another 2,700 in progress.

Would you say that the development of those units expanded access to affordable homes in the Houston area?

Mr. RACKLEFF. Absolutely.

Senator MENENDEZ. During your time as director, did Houston utilize Community Development Block Grant and Home Investment Partnership funds to develop and rehabilitate affordable housing units?

Mr. RACKLEFF. We did.

Senator MENENDEZ. So I think you would disagree with the statement that the Community Development Block Grant Program and the Home Investment Partnership have not demonstrated a measurable impact on communities. Is that correct?

Mr. RACKLEFF. I can only speak to my own experience in Houston—

Senator MENENDEZ. And in your experience, would you say that is correct?

Mr. RACKLEFF. In Houston, we did a great job with those funds.

Senator MENENDEZ. OK. Now, Mr. Campbell, it is good to see you over here in the Banking Committee.

Mr. CAMPBELL. Good to see you, Senator.

Senator MENENDEZ. In the Senate Finance Committee as well, it is always great to see you there. The President spent a great deal of time on the campaign trail highlighting neighborhoods and communities throughout the country that seldom reap the benefits of economic expansion but are reliably and disproportionately burdened by economic downturns. And yet, astonishingly to me, the Administration has proposed zeroing out the Community Development Financial Institutions, the CDFI funds, which support the private community partners that have stepped up for the better part of a century to inject capital in these forgotten communities.

I have not seen any justification rooted in facts, and at least one of your future colleagues, NCUA Chair McWatters, told this Committee he opposes the fund's elimination, a sentiment echoed by the ABA and ICBA.

As Assistant Secretary for Financial Institutions, the CDFI fund will fall directly under your oversight. If confirmed, will you be an advocate to maybe lend some light to the Administration that may not have all the information here to try to sustain the important work of the CDFI funds?

Mr. CAMPBELL. So, Senator, as you know, as you are well aware, I was not a part of the Administration when the President developed his budget, and as you are also aware, I am definitely a creature of this institution, having worked closely with you on Puerto Rico issues and many others.

With regard to the CDFI specifically, there is—I am confident in your and your colleagues' ability to be able to best determine how you want to spend the taxpayer dollars, and if afforded and if appropriated to the CDFI and if confirmed, I will do my level best to work with you, your colleagues, interested colleagues and staff to—

Senator MENENDEZ. Well, I appreciate that you want to punt it to us, and I understand that. But let me just say, part of my—I just came from a Foreign Relations hearing where I had the same problem. Part of the challenge of hearing that answer is that when you are confirmed, you will be in a position to advocate policy within the Treasury Department and within the Administration and interagency process. And so I know you are going to basically follow the lead of whatever the final decision is, whether by Congress or the Administration.

What I am asking you is: Do you believe the CDFI funds actually provide a good basis for development in these communities? And can you be an advocate for them even if, at the end of the day, you lose your advocacy?

Mr. CAMPBELL. So, Senator, I want to work with you and your staff. I know of your strong commitment to this issue. There are some areas of duplications within the Administration that cover CDFI. I think there are perhaps ways to streamline those issues to make the use of taxpayer funds more efficient and more effective to the affected community, and I think we can—and I hope we can work together and create a dialogue in which we can find a way to better streamline those and be able to deliver those necessary and important resources to those affected communities.

Senator MENENDEZ. Mr. Chairman, I have a series of other questions. I will submit them for the record. I will be looking for substantive responses, and the lack thereof I will have a problem with moving the nominees to the floor and hold it on the floor until I get them.

Senator MENENDEZ. Thank you, Mr. Chairman.

Chairman CRAPO. Thank you.

Senator TESTER.

Senator TESTER. Thank you, Mr. Chairman, and thank you all for your willingness to serve.

I am going to start with you, Mr. Rackleff. You are up for the position of Secretary of Community Planning and Development. In the Trump budget, the Housing Trust Fund has been eliminated, the Interagency Council on Homelessness has been eliminated, the HOME Program has been eliminated, and the CDBG Program has been eliminated. I want to follow up a little bit. You had mentioned in a previous question—I believe it was from the Senator from Massachusetts—that low-income tax credits could fill that void. Do you really believe that?

Mr. RACKLEFF. I do not believe that I conveyed that low-income tax credits can fill every other financial void that is out there. My statement was simply that low-income tax credits are by far the largest source of equity—

Senator TESTER. OK. I got that. So is affordable housing important to you?

Mr. RACKLEFF. Absolutely.

Senator TESTER. OK. So with those being zeroed out, how are we going to have any affordable housing initiatives? Anything come to mind?

Mr. RACKLEFF. As I mentioned before, I support the budget as presented, and I will do everything I can to utilize funds—

Senator TESTER. I appreciate that.

Mr. RACKLEFF.—that I have at my disposal.

Senator TESTER. I got it. And as far as the Senator from South Dakota goes, who I have a tremendous amount of respect for, you are right, Congress is going to touch this budget. But if you do not advocate for stuff, how are we supposed to know where to put money?

Mr. RACKLEFF. I will say that I have always been an advocate for those who are underserved, and I will continue to be.

Senator TESTER. I got it. But I am talking about from a funding standpoint and from a budgetary line-item standpoint. If you do not tell us that the CDBG Program is important or the HOME Program is important, how do we know where to put the money?

Mr. RACKLEFF. I will provide good data on all of those programs if I am confirmed. I look forward to the opportunity to work—

Senator TESTER. I appreciate that. So I anticipate what you are saying is that, if you are confirmed, you will put recommendations forward to us on what line items need to be plussed up to be able to have more affordable housing in this country?

Mr. RACKLEFF. I will certainly work with Secretary Carson and the Administration, and within that context, I will be an advocate for those—

Senator TESTER. And so if he says, “No, we are sticking with this budget; we are not going to increase any of them,” do you intend to push back on that?

Mr. RACKLEFF. Ultimately, I think it is critically important that our country moves toward fiscal responsibility and balancing the budget, and I think that there are macroeconomic concerns that are important. If we do not have a strong middle class, if we are not strong fiscally, we are not going to be able to help anybody.

Senator TESTER. OK. I agree with you. So let me give you an example of a town of about 8,000 people that I was at earlier this year that said, “We cannot get any new businesses to come to our town because we have no place for the employees to live because we have no affordable housing.” What do you suggest we do with that, with all these programs being eliminated? What do you suggest that I go and tell the city council of that town from a Federal level here is where you need to go to be able to address your needs of affordable housing?

Mr. RACKLEFF. Well, I can tell you that I have worked in economic development not just in affordable housing—

Senator TESTER. I got it. You got a town in Montana. This is not an Indian reservation. It is 8,000 people. They cannot recruit any businesses because they have got no place for employees to live. Do I just say, “Go get some low-income tax credits”? Or do I say, “Get a hold of HUD and there are these programs that you will utilize” if we do not plus those programs up?

Mr. RACKLEFF. I will tell you that I have worked in small towns doing affordable housing exactly in the scenario that you have outlined.

Senator TESTER. Yep.

Mr. RACKLEFF. And what you would use as the primary vehicle for over 90 percent of the equity you need would be the tax credit program.

Senator TESTER. I see—which you have no say over whatsoever.

Mr. RACKLEFF. That is correct.

Senator TESTER. OK. So what is the purpose of HUD?

Mr. RACKLEFF. The purpose of HUD—

Senator TESTER. What is the purpose of me confirming you in this position if you do not have any programs to help with affordable housing when your position is the Secretary of Community Planning and Development?

Mr. RACKLEFF. Even though there are fiscal challenges that we are grappling with, there are still literally billions of dollars of Community Development Block Grant funds that are out—that have been granted to cities across the country, and there is a spending pipeline that takes quite a while to work through. So there is still a great deal of work to do no matter what happens to the Community Development Block Grant budget or HOME budget.

Senator TESTER. I got it.

Mr. RACKLEFF. And I will be a wise steward of whatever resources—

Senator TESTER. And I have no doubt that you will be a wise steward of the resources that are there. But if there are no resources there, you do not have much stewardship to do. And I would tell you that as we move forward on this budget—and it is a common theme, and somebody has coached you well, and probably everybody else on this Committee—I hope not you, Mr. Campbell—to say, “This is a budget that I support, and this is the way it is going to be, and this is how we are going to move forward.” I agree with you, we need to get the debt under control. But I am going to tell you, if we have a substandard economy in this country—and you have that in rural America right now, especially with this budget—we need people fighting for us so that the Administration is going to come in and give us the honest to God truth that, “Hey, you know what? This zeroes out CDBG.” But CDBG is important. Would you guys plus it up? That is all I am asking for.

You have had some experience; otherwise, you would not be here. You need to utilize that experience. I do not need to lecture to you, and I do need to see you this afternoon, Mr. Campbell. Thank you all very much.

Mr. CAMPBELL. Look forward to seeing you, Senator.

Chairman CRAPO. Thank you.

Senator Schatz.

Senator SCHATZ. Thank you, Mr. Chairman. Thank you to all of the nominees and their families. Congratulations.

I want to follow up, Mr. Rackleff. You have done a number of deals in Houston.

Mr. RACKLEFF. Yes, sir.

Senator SCHATZ. And I am wondering if you can just take me through the capital stack of a typical project that you have been involved in. You say it is about usually 90 percent LIHTC and then 10 percent CDBG and other subsidies? Could you just walk me through it? If I am getting that wrong, that is fine. Just let me know what a typical deal would be like.

Mr. RACKLEFF. Sure. Of the Federal funding involved, over 90 percent would typically be Low-Income Housing Tax Credits. If you had, let us say, a 200-unit apartment complex that cost \$20 million

to develop, probably 70 percent of the financial resources would come from the sale of Low-Income Housing Tax Credit and the equity that is derived from that.

The Federal sources of funding that we are responsible for often become gap fillers, so some projects need \$1 to \$2 million of soft money from another source, and then there also is conventional debt, which is secured in the private markets.

Senator SCHATZ. But that money that fills the gap is disproportionately important. Is that accurate?

Mr. RACKLEFF. It can be. It really depends on—

Senator SCHATZ. In other words, it is the difference maker; otherwise, it would not be—

Mr. RACKLEFF. There is no question that it is important.

Senator SCHATZ. OK. So let us just talk about LIHTC for a moment. I understand it is not under HUD. But the challenge with LIHTC in the context of tax reform, as people are anticipating lower corporate tax rates and the value of the LIHTC is going down, just anticipating tax reform. So I am wondering how you view LIHTC's value in the context of trying to get projects done if we lower the corporate tax rate. It seems to me that the thing that you are saying comprises most of the pot sweetener may be less sweet if we do tax reform in the way that it is being contemplated.

Mr. RACKLEFF. Well, I can tell you that it is not clear to me what tax reform is being contemplated at this point. But, certainly, the markets like predictability, and the fact that there is some discussion of tax reform has caused tax credit equity prices to drop some. From a tax policy perspective, I would think we do not want the tail wagging the dog, though, and one program ought not to dictate an entire Nation's tax policy.

I will say that as we—

Senator SCHATZ. Right, but if we are committed to LIHTC as a matter of policy, if we are in the process of reducing corporate rates and that changes the incentivization of projects, we may end up wanting to increase the LIHTC value. And that is not your call—

Mr. RACKLEFF. Yes, yes.

Senator SCHATZ.—it is our call for sure.

Mr. RACKLEFF. Yes, that is true. But it also depends on how depreciation is considered, and there are other economic factors that go into the pricing of tax credits.

Senator SCHATZ. Sure. And I guess the point, following up on the Senators from Montana and Massachusetts, you are duty-bound to support the President's budget, and I do not want to get into it with you about that. But it is just very clear to me that your whole private sector existence, your mission—and your reputation is strong in this space—demonstrates the value of not just LIHTC but all of the HUD programs. And so you would be in a very difficult position to trash the President's budget at a nomination hearing. I will not ask you to do that.

I do think it is really important that in the interactions both at the HUD level and with OMB that you make clear the devastating impact that some of these proposals will have. I do not want you to comment on it because I do not want to get you on the record declining to advocate for this, because I think this is critically important.

Last question, Housing First. I talked to Secretary Carson about this. I believe very strongly in Housing First. It has worked in lots of cities and States. There is now bipartisan consensus. What we have in Hawaii is extraordinarily challenging. We have the unfortunate distinction of one of the highest increases in terms of our homeless population and some really unique challenges being the most isolated populated place on the planet.

Can I get your commitment to help to implement Housing First policies wherever you have a partner in a city or a State or a county?

Mr. RACKLEFF. Absolutely. I am very committed to Housing First as the most effective way to assist those who are struggling with homelessness. That is the way that we have cracked the code nationally and locally to figure out how to really help those who are chronically homeless.

I will say also, though, too, that there has been a lot of discussion recently about the importance of transitional housing as well, housing that focuses on the needs of women who are victims of domestic violence, individuals with substance abuse. And I can tell you we funded some of those programs and projects when I was in Houston, and it was a really beautiful thing to see. We had an organization called the "Men's Center," which was comprised of men who all were recovering alcoholics, who were the board of directors, and who worked together to help each other. And I really felt as I stood before those good people that we were standing on sacred ground.

I will absolutely work with you to help implement Housing First in your State, and, you know, I spent a little bit of time in college there, so I have a special place in my heart for that part of the—

Senator SCHATZ. I will look forward to sending you a demand letter.

[Laughter.]

Senator SCHATZ. Thank you.

Chairman CRAPO. Thank you, Senator Schatz.

Senator COTTON.

Senator COTTON. Thank you, and congratulations to all of you on your nominations, and thank you for your willingness to serve our country.

Mr. Campbell, I want to speak about stress tests under the Dodd-Frank Act.

Mr. CAMPBELL. Yes.

Senator COTTON. Stress tests are required of banks with more than \$10 billion in consolidated assets. Those banks then have to provide annual reports. That does not seem like a lot in the grand scheme of banking. In Arkansas, that is a pretty big bank, though. We have three banks—the Bank of the Ozarks, Arvest, and Centennial—that fall into that range. We have one, Simmons National, which is just underneath it. Maybe they will pass the \$10 billion mark soon. Maybe they will pump the brakes, as many banks have, specifically to avoid these kind of regulatory burdens. But do you believe that any of those four banks or any bank that size, you know, banks, say, in the \$10 to \$20 billion range pose some kind of systemic risk to our financial system?

Mr. CAMPBELL. Senator, when addressing this issue, I think it is important to suggest that size is not everything in these areas. I think it is more of the activity that the institutions are involved in. And as you know, recently in a Treasury report, the Secretary suggested some modifications to the financial regulations in this area to make sure that the access to capital from small- and medium-sized banks is more readily available to your farmers and to businesses that need access to capital.

If confirmed, I look forward to working closely with you and Members of the Committee to right-size and tailor those regulations in a way that will allow for greater access to capital for small- and medium-sized institutions.

Senator COTTON. I think that is an important point. You know, a bank could be much larger than any of those banks. It could be tens of billions of dollars and engage in very ordinary, traditional, plain-vanilla-style banking without posing serious systemic risk.

By contrast, a financial institution could actually be smaller than that, and because of the complexity of its transactions, its interlocking counterparties, its esoteric finances, it could actually pose greater risk.

I personally do not think that requiring stress tests and annual reporting for banks of that size in Arkansas and all across the country is going to do much to make the financial market—I am sorry, the financial sector all that much more stable.

Could you give us a brief account for what you think are the cost-benefit analysis of imposing that kind of regulation on banks of that size? What are customers losing out on when you have people at banks like Bank of the Ozarks or Centennial or Arvest engaged in these fairly onerous annual regulatory compliances as opposed to doing banking work?

Mr. CAMPBELL. Certainly, there is an opportunity cost. You know, every dollar a bank spends to—a cost of compliance is one less dollar that they can give to the consumer and to allow for access to the capital markets. And so, again, I think we should right-size—if we are looking at financial regulations, we should right-size and tailor them to the activities. And as you noted, it is not—it really genuinely is not the actual size of the bank, but it is more what the bank is doing that we should be looking into. Again, I look forward to working with you. I know that you have done a lot of research on this. And, of course, as is usually the case, a strong analysis of the cost to the consumer needs to be done before any regulations are promulgated.

Senator COTTON. Thank you for that, because in the end what we are talking about here are customers of banks, you know, consumers, businesses, and so forth. So if you are a farmer trying to get a loan for your seed, or you are a young married couple with a child on the way that wants to get into a home for the first time, or you are a small business that wants to expand a factory or maybe you want to create a factory where you are going to employ Arkansans, what you want are those banks competing for your business. And trust me, they compete a lot, even if they have an aligned interest when it comes to not complying—or not having to comply with so many onerous and needless regulations. And that is where I think our focus should be.

In the time I have remaining, I want to turn, Mr. Compton, to you and specifically ask you about the Affirmatively Furthering Fair Housing policy of the last Department of Housing and Urban Development. Along with about 20 of my colleagues, we sent a letter to Secretary Carson last week asking him to reverse this policy, which I think is gross social engineering, trying to impose nationwide zoning standards on communities with very little, if any, evidence of discriminatory intent or even discriminatory impact.

Could you give us your thoughts on the Affirmatively Furthering Fair Housing policy?

Mr. COMPTON. Yes, Senator, I am glad to do that. Affirmatively Furthering Fair Housing comes out of two fairly vague and general statements in the Fair Housing Act that direct the Department to essentially follow the spirit of the law, and from that the prior Administration's Affirmatively Furthering Fair Housing rule, while the rule itself is not very long, certainly the promulgating releases have a great deal of complexity. And I think one of the challenges that we see in the rule looking at it on its face is that everyone could pass or everyone could fail. And so I think that is—in terms of given that that is a regulation that is on the books today and that the Department is charged with implementing it, this initial implementation of it is really key to ferreting out whether it is viable.

Senator COTTON. Well, thank you. My time has expired. I just want to say that I, like you, like Secretary Carson, oppose discrimination in all forms and want to make sure that that is not happening. But at the same time, we should not be using vague and general housing laws to impose a social engineer's vision of what communities should look like from Washington, DC. That is why we have State and especially local governments.

Chairman CRAPO. Thank you.

Senator Cortez Masto.

Senator CORTEZ MASTO. Thank you, and thank you to the nominees for your willingness to serve. Welcome. Welcome to your family members. And thank you also for meeting with me. I know some I have had the opportunity to meet with. Some of you have met with my staff. I really appreciate that opportunity. And then for the two of you that I have already talked with on Commerce, I am not going to direct my questions to you because I have already had the opportunity.

Let me start with Mr. Rackleff. Mr. Rackleff, on July 5th I sent a letter, along with 28 of my colleagues, requesting information about LGBTQ nondiscrimination guidance that apparently had been pulled down from HUD's website. This guidance was arrived at in consultation with direct service providers and is meant to help grantees comply with the law.

When Secretary Carson had been asked about this during House and Senate Budget hearings, he said that the Department, and I quote, "was looking at it and determining whether it was effective."

As head of Community Planning and Development, you will be entrusted with ensuring that the CDBG, the HOME Program, and homelessness service providers obey their nondiscrimination obligations under the law. If confirmed, will you commit to promptly restoring the resources to HUD's website?

Mr. RACKLEFF. I am not familiar with the details of that situation, and so, if confirmed, I can commit to you that I will look into it and do what I think is right.

Senator CORTEZ MASTO. And can you commit to a timeline within which you will take a look at that and get an answer back to us?

Mr. RACKLEFF. Yes, ma'am. I would look at that within 2 weeks.

Senator Cortez Masto. Thank you very much. I appreciate that.

And then, Ms. Farias, if confirmed, you will be the Fair Housing Chief at HUD. Do you commit to bringing cases enforcing against LGBTQ discrimination if the evidence demonstrates that there has been a violation of HUD's equal access rules?

Ms. FARIAS. Yes, I do.

Senator Cortez Masto. Thank you. And then, also, HUD conducted the first ever study of discrimination faced by LGBTQ people in the rental market. Will you commit also to continuing this research during your tenure, if confirmed?

Ms. FARIAS. Yes, I do.

Senator CORTEZ MASTO. Thank you very much. I appreciate that.

And then let me just follow up with the conversation you had with my colleague, Senator Schatz. I, too, think the Housing First model is very appropriate, so I appreciate your comments and continuing to support it and work through those issues. So thank you very much.

Mr. Campbell, I have a few questions for you as well.

Mr. CAMPBELL. Yes.

Senator CORTEZ MASTO. When the Treasury Department released its report seeking to identify ways to roll back financial protections, Secretary Mnuchin noted that about 80 percent of the report's recommendations could be implemented administratively, without Congress. This came as troubling news to some of us who think a much more nuanced approach narrowly addressing community financial institutions and balancing the need for consumer protection is more appropriate.

As a long-time staffer of the legislative branch, you have made it clear that you respect the rollback of Congress in exercising its will and providing an important counter-weight to the executive branch. If confirmed, will you commit to working with Congress in a bipartisan manner when it comes to financial rules rather than pushing through 80 percent of its report's recommendations without input from Congress as proposed?

Mr. CAMPBELL. Senator, I know from my 17 years working up here in this body, the most lasting change that could be made is a bipartisan change through the Senate and through the Congress. I am aware of some quiet conversations that are bipartisan to try to find a path forward, a bipartisan path forward to readdressing some regulations that we could perhaps find consensus on.

If confirmed, I look forward to working with you and Members of the Committee that are interested, and their staffs, to helping facilitate those conversations and trying to find a bipartisan legislative path forward to right-size and tailor where appropriate regulations related to financial markets and financial institutions.

Senator CORTEZ MASTO. I appreciate that. And then the report also, to my chagrin, included no mentions of ways to bolster consumer and investor protection, though it has dozens of proposals

for ways to weaken rules for some of the largest banks. And I understand that future reports from the Treasury are forthcoming, and you would be in a position to work on such reports in your new rule.

If confirmed, will you work with Congress to incorporate recommendations related to needed consumer and investor protections in subsequent Treasury reports?

Mr. CAMPBELL. Senator, I think, if confirmed, there is no more important job that I would have than the protection of consumers. And, absolutely, you have my firm commitment that I will work with you, Members of this Committee, and off this Committee to better understand your priorities and, where possible, fold those priorities into the reports that are forthcoming.

Senator CORTEZ MASTO. Thank you. And I notice my time is almost up. Let me just say thank you all again, incredible resumes, incredible backgrounds. And your willingness to serve, I so appreciate it. Also, please excuse me for bouncing back and forth. I have an Energy Committee going on at the same time. But thank you again, and thank you to your family members for being here as well.

Ms. FARIAS. Thank you, Senator.

Mr. CAMPBELL. Thank you.

Mr. COMPTON. Thank you.

Chairman CRAPO. Thank you very much, and that concludes the questioning for the hearing. We have a number of letters in support of various candidates, and I ask unanimous consent to include those letters in the record. Hearing no objection, that is ordered.

Chairman CRAPO. I again want to thank each of you for coming and participating today in the hearing, and I thank you for your service and your willingness to assist our country.

For Senators, all follow-on questions need to be submitted by the close of business on this Thursday, July 20th. And for our witnesses, the responses to those questions should be turned in by Monday morning if you can. So please respond quickly.

With that, the hearing is adjourned.

Senator BROWN. Thank you, everybody.

Chairman CRAPO. Senator Brown and I have to run to another hearing together.

[Whereupon, at 11:35 a.m., the hearing was adjourned.]

[Prepared statements, biographical sketches of nominees, responses to written questions, and additional material supplied for the record follow:]

PREPARED STATEMENT OF SENATOR RICHARD C. SHELBY

Mr. Chairman, I believe we have a distinguished group here from Mr. Compton to Mr. Campbell. Everybody is ready to go to work. The Administration needs these people. I call this a sterling group. I would like to say a few words about Mr. Compton. He is well-known in my State in the area of housing. As he said in his opening statement, he has been involved in development of low-income housing and community development. He knows this industry and the related case law. We are proud that he is taking a job at HUD, and I am also proud of all of the nominees for accepting the responsibility of Federal service. I look forward to supporting all of you. I would ask—I have a number of questions, but I would submit those for the record and I would like for my opening statement to be made a part of the record. Mr. Chairman, I hope you and Senator Brown can expedite these nominees as soon as possible.

PREPARED STATEMENT OF PAUL COMPTON

TO BE GENERAL COUNSEL, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

JULY 18, 2017

Thank you, Chairman Crapo, Ranking Member Brown, and this entire Committee for the opportunity to testify before you today. I am honored to have been nominated by the President and, if confirmed, to have the privilege to work with and for Secretary Carson.

I want to begin by introducing my wife of almost 30 years, Dana, and our three children: Catherine, Jerome, and Anne. I also would like to introduce my son in law, Cameron Pulsifer, who is making his first visit to our Nation's capital.

Mr. Chairman, when I was in law school at the University of Virginia I had the distinct honor of visiting with Justice Lewis Powell, who had just retired from the Supreme Court and was spending a semester at the law school. When I asked him where I should practice the law, his response was: "Go somewhere you can make a difference."

I followed that advice. I returned to my native Alabama, where I have practiced law with the same firm, Bradley Arant, for 28 years. Back in the early years, as a young attorney, I was initially attracted to the banking area of legal practice. Increasingly, however, I found myself focusing on housing issues. It proved to be a natural fit. I realized I could make a profound difference by using the law to help create shelter and security for vulnerable people while builders and investors reinforced the local economy. So I became more involved in affordable housing—and jumped at the chance when asked to find a way for a local bank to be an equity partner in a planned apartment building to house low-income residents in Tuscaloosa—a novel question at the time. I succeeded—with results that were gratifying—and my career took on a new emphasis.

Over the next several years, I represented that bank in 70 transactions as it grew to become a regional institution, creating more than 5,000 units of affordable housing throughout the southeast United States. Since then, I've worked on hundreds of affordable housing transactions, with other investors, developers, lenders, and public housing authorities in public-private partnerships that benefited low-income housing residents. I've often noted that the complexity of transactions goes up exponentially with the number of parties and programs involved. And some of these transactions were indeed enormously complicated, but we almost always found a way to succeed. I encouraged clients to think of themselves as repeat players, to focus on their long-term reputation, and to look for win-win solutions. I think because of that approach, I was tapped to serve as the outside General Counsel to the Alabama Affordable Housing Association.

Which brings me to the present day and my nomination to serve as HUD's next General Counsel. As I look back on Justice Powell's advice to me all those years ago, I can't help but think I'm still heeding his words to this very day. HUD is a place where I can make a difference for our fellow citizens. If confirmed, I will strive each day of my tenure to ensure that the Department and its 8,000 dedicated employees operate in a legal and ethical manner. I will work to apply the law thoughtfully, vigorously and as Congress intended. And I pledge to work with all the Members of this Committee to find solutions to our Nation's housing challenges, and to eliminate barriers to affordable housing.

Mr. Chairman, I'm grateful to this Committee for holding this hearing on my nomination, and what I hope are my two future HUD colleagues. I look forward to addressing your questions.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name: Compton, Jr. Jerome Paul
 (Last) (First) (Other)

Position to which nominated: General Counsel, Department of Housing and Urban Development

Date of nomination:

Date of birth: 11 April 1963 Place of birth: Greenville, Alabama
 (Day) (Month) (Year)

Marital Status: Married Full name of spouse: Dana Jane Rucks Compton

Name and ages of children: Catherine Jane Compton Pulsifer, 24; Jerome Paul Compton III, 22;
 Anne Stanton Compton, 19

Education:	Institution	Dates attended	Degrees received	Dates of degrees
	University of Virginia School of Law	August 1986 to May 1989	J.D.	May 1989
	University of Alabama	August 1981 to May 1985	B.S., <i>summa cum laude</i>	May 1985
	London School of Economics and Political Science	September 1984 to December 1984	N/A	N/A
	Marion Military Institute	August 1980 to May 1981	High School Diploma	May 1981

Honors and awards: List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.

Harry S. Truman Scholar, 1983

Austin Cup Award for Most Outstanding Student in the College of Commerce and Business Administration, University of Alabama, 1985

Beta Gamma Sigma, 1984

Jasons, Senior Men's Honor Society, 1984

Mortar Board, 1984

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Omicron Delta Kappa, 1984

Outstanding Economics Student, University of Alabama, 1984

National Merit Scholar, 1981

University of Alabama Presidential Scholarship Recipient, 1981

Listed in *ChambersUSA*®

Banking & Finance, 2006-2016 (Band 1)

Banking & Finance: Mainly Regulatory, 2008-2016 (Band 1)

Listed in *The Best Lawyers in America*®

"Lawyer of the Year," Birmingham, Financial Services Regulation Law, 2017

Banking and Financial Law, 2006-2017

Corporate Law, 2008-2017

Derivatives and Futures Law, 2011-2017

Financial Services Regulation Law, 2011-2017

Insurance Law, 2007-2017

Securities/Capital Markets Law, 2007-2017

Martindale-Hubbell® AV Preeminent Rated

Memberships: List below all memberships and offices held in professional, fraternal, business, scholarly, civic, charitable and other organizations.

Organization	Office held (if any)	Dates
Brother Bryan Mission	Board of Directors; Secretary	2017 to date
Truman Scholars Association	Board of Directors	2015 to date
Independent Presbyterian Church	Member; former member of Session (governing body) and Clerk of Session	1990 to date
Alabama Affordable Housing Association	Member/General Counsel	2000 to date
Alabama Consumer Finance Association	Member/Counsel of Record	2001 to date
Marion Military Institute Alumni Association	Member of Board of Directors	1996 to 1998
Alabama State Bar	Member	1989 to date
State Bar of Georgia	Member	2004 to date

American Bar Association, Business Law Section, Banking Law Committee; and Forum on Affordable Housing and Community Development (from 1998)	Member, Alabama State Chairman 2000	1989 to date
Birmingham Bar Association	Member	1989 to date
Mississippi Association of Affordable Housing Providers	Member	2009 to date
Georgia Affordable Housing Coalition	Member	2005 to date
The Country Club of Birmingham	Member	1993 to date
The Club, Inc., Birmingham, AL	Member	
The Federalist Society, Birmingham, AL	Member	Current
Mid-Alabama Republican Club, Birmingham, AL	Member	Current
The Virginia Club of New York, in residency at The Yale Club Of New York City	Member	Current
The Alexis de Tocqueville Society of the United Way of Central Alabama	Member	2010 to date
The Birmingham Museum of Art	Member	2012 to date
Beaux Arts Krewe	Member	2012 to date
The St. Andrew's Society of the Middle South	Member	Current

Employment record: List below all positions held since college, including the title or description of job, name of employment, location of work, and inclusive dates of employment.

Partner, Bradley Arant Boult Cummings LLP, Birmingham, Alabama (formerly known as Bradley, Arant, Rose & White LLP), Partner 1996 to date (Associate, May 1989-1995)

Shearman & Sterling, New York, New York, Summer Associate, June to August 1988

Bradley, Arant, Rose & White, Birmingham, Alabama, Summer Associate, July to August 1987

Jackson, Walker, Winstead, Cantwell & Miller (now known as Jackson Walker), Dallas, Texas
Summer Associate, May to June 1987

McMillan for Governor '86, Birmingham, Alabama, Administrative Assistant,
July 1985 to June 1986

Government

experience: List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or positions.

Outside Counsel, Jefferson County (Alabama) Office of Community and Economic Development,
Relating to HOME Program lending, 2014-date

Member, Alabama Consumer Credit Task Force, created by the Governor of Alabama, 2016-2017

Outside Counsel, Alabama State Banking Department,
relating to certain litigation involving a former bank officer in which ASBD had an interest,
2013 to September 2016

Intern, Office of United States Senator Howell Heflin, May and June 1982

Intern, Office of United States Representative William L. Dickinson, July and August 1982

Published

Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.

Seminar Materials and Speaker, Alabama Consumer Finance Association Annual Meeting,
"Disparate Impact Liability in Lending Transactions – Where Are We Now" (2015)

Seminar Materials and Speaker, Alabama State Banking Department Examiners Conference,
"Bank Governance" (2014)

Seminar Materials and Speaker, Tennessee Association of Housing and Redevelopment Authorities,
"Public Housing Authorities and Low-Income Housing Tax Credits: Putting the Puzzle Together"
(2014)

Seminar Materials and Speaker, Alabama Bankers Association Annual Seminar,
"FDIC Receivership Transactions" (2010)

Seminar Materials and Speaker, Alabama Bar Institute Annual Banking Law Seminar,
"Raising Capital" (2010)

Seminar Materials and Speaker, Alabama Consumer Finance Association Annual Meeting,
"Risk-Based Pricing Notices" (2010)

Seminar Materials and Speaker, Alabama Bar Institute Annual Banking Law Seminar,
"Community Development" (2009)

Seminar Materials and Speaker, Alabama Consumer Finance Association Annual Meeting, "The Subprime Primer" (2008)

Guest Lecturer, Cumberland School of Law, "Low Income Housing Tax Credits" (2008)

Seminar Materials and Speaker, Georgia State University College of Law, "Favorable Financing for Real Estate: New Markets Tax Credits" (2008)

Seminar Materials and Speaker, Alabama Bar Institute Annual Real Estate Conference, "Low Income Housing Tax Credits" (2006)

Seminar Materials and Speaker, Alabama Chapter CCIM Institute, "New Markets Tax Credits" (2006)

Seminar Materials and Speaker, Alabama Bar Institute Annual Banking Law Seminar, "Low Income Housing Tax Credit Developments" (2005)

Seminar Materials and Speaker, Alabama Bar Institute Annual Banking Law Seminar, "Privacy in Information Sharing" (2002)

Co-Author, "The Financial Services Modernization Act – Issues for Alabama Banks", The Alabama Banker (2000)

Seminar Materials and Speaker, Alabama Bankers Association Financial Modernization Seminar, "Gramm-Leach-Bliley Privacy Protections" (2000)

Seminar Materials and Speaker, Office of Thrift Supervision National Conference on Rural America, "Use of Low Income Housing Tax Credits" (1998)

Author, "Low Income Housing Tax Credits and the Community Reinvestment Act: The Perfect Complement", The Alabama Banker (1996)

Author, "The Federalization of Secured Lending", The Alabama Banker (1992)

Political

Affiliations

and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

Alabama Host Committee, Scott Walker for America, 2015

Ballot Security Attorney, Alabama Republican Party, 2002, 2004 and 2008 General Elections

Election Challenge Legal Team, Bob Riley for Governor, 2002

Political

Contributions: Itemize all political contributions of \$500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

Marco Rubio - \$500.00 - 02/25/2016
 Scott Walker - \$2,700.00 - 06/24/2015
 Robert Bentley - \$1,000.00 - 08/29/2014
 Robert Bentley - \$500.00 - 11/27/2013
 Luther Strange - \$1,000.00 - 11/26/2013
 Mitt Romney - \$550.00 - 10/20/2012
 Mitt Romney - \$1,200.00 - 6/29/2012
 Spencer Bachus - \$250.00 - 10/10/2010; 02/07/2012
 Spencer Bachus - \$250.00 - 12/10/2009
 Mitt Romney - \$1,000.00 - 12/10/2011
 Mitt Romney - \$250.00 - 08/22/2011
 Bradley Arant Boult Cummings LLP Political Action Committee - \$5,180.00 since 08/11/2011 in regular, periodic contributions
 BARW PAC - \$1,833.30 from 01/01/2009 to 08/11/2011

Qualifications: State fully your qualifications to serve in the position to which you have been named. (attach sheet) See attached Schedule 6-A

Future employment

- relationships:**
1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate. **Yes.**
 2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization. **No plans.**
 3. Has anybody made you a commitment to a job after you leave government? **No.**
 4. Do you expect to serve the full term for which you have been appointed? **Yes.**

Potential conflicts of interest:

1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated. **None.**

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated. None other than those reflected in my Form SF 278e, applicable ones of which will be divested in accordance with an agreement to be entered into with the Office of Government Ethics prior to my assuming the position.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated. I have served as counsel with respect to the parties listed below in matters involving the United States Department of Housing and Urban Development:

1. Beyer Properties - development of the Pritz Building, Birmingham, AL, financed in part through several HUD-sponsored programs.
2. Hall Housing, Inc. in connection with George Liles Parkway Partners, LLC, Hundley Hall Apartments, Ltd. and Columbus Hall Apartments L.P., each of which have received loans through the Federal Housing Administration.
3. Dong Holyband Realty, Inc. (DHR) - representation of real estate developer which was procured as developer by public housing authorities (Housing Authority of the Birmingham District, Tuscaloosa Housing Authority and Mobile Housing Board), the projects of which benefited from financial arrangements originated by HUD. Also, DHR independently acted as a low income housing developer which was a recipient of various HOME Investment Partnerships program loans.
4. The Bennett Companies (BC) - representation of real estate developer which was procured as developer by public housing authorities, the projects of which benefited from financial arrangements originated by HUD. Also, BC independently acted as a low income housing developer which was a recipient of various HOME Investment Partnerships program loans.
5. Montgomery Housing Authority relating to development of a low income housing tax credit-supported and HUD-supported public housing redevelopment project.
6. Northport Housing Authority relating to sponsorship of a low income housing tax credit project and formation of a non-profit affiliate.
7. Representation of the following low income housing developers in connection with various projects owned or developed involving HUD HOME Investment Partnerships program loans made by various participating jurisdictions:
 - a. Dong Holyband Realty, Inc./Holyband Development, LLC.
 - b. Community Service Programs of West Alabama, Inc.
 - c. The Gateway Companies

- d. Ball HealthCare Services, Inc.
 - e. Park Lane Construction, LLC
 - f. Chimney Peak Development Corporation
 - g. D.A.S.H. For LaGrange, Inc.
 - h. Development Services, Inc.
 - i. Community Action Partnership of North Alabama, Inc.
 - j. Volunteers of America Southeast, Inc.
 - k. Aletheia House, Inc.
 - l. BREC Development, LLC/SPM, Inc. (also HUD insured mortgage loans and TPAs)
 - m. East Lake Community Development, Inc. (also HUD insured mortgage loans and TPAs)
 - n. The Bennett Group, LLC/Bennett & Company, LLC
 - o. Bennett Group Consulting, LLC/Van Dyke & Company, LLC
 - p. Hall Housing Investments, Inc.
 - q. Alabama Council on Human Relations, Inc.
 - r. Organized Community Action Program, Inc.
 - s. Young Womens Christian Association of Birmingham
 - t. Housing Investors, Inc.
 - u. Hawkeye, Inc./Morrow Realty Company, Inc.
8. Norstar Development USA, L.P. - representation in connection with an opinion to HUD relating to capital funds from Montgomery Housing Authority for a project

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy. None.

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above. I plan to recuse myself from involvement in any matter in which my recusal would be required under my Ethics Agreement approved by the Office of Government Ethics or otherwise required under the rules of professional conduct otherwise applicable to me as a lawyer.

**Civil, criminal and
investigatory
actions:**

- 1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.
- 1. Investigation by the Federal Deposit Insurance Corporation in connection with the failure of CapitalSouth Bank - no further action.
Date(s) of proceeding: October 27, 2011 (deposition). I previously acted

as counsel to CapitalSouth Bancorp and CapitalSouth Bank in connection with the acquisition of Monticello Bancshares and Monticello Bank in 2007. Subsequently, in 2009, CapitalSouth Bank failed and was placed in FDIC receivership. The FDIC, which suffered loss in connection with the failure, prepared a material loss review and engaged in an investigation of potentially responsible parties. After my deposition and follow-up correspondence, no further action was taken by the FDIC with respect to me, Bradley Arant, or any other person affiliated with the failed bank or the acquired bank.

2. Misdemeanor – Nolle prosequi. December 1985, Birmingham, Alabama. Arrested for public intoxication and refusal to obey an officer by an off-duty Birmingham (Alabama) City Police officer working at the door of a lounge. At trial after hearing testimony, the charges were nol prossed (dismissed by the judge).
3. Misdemeanor – acquitted. October 1986, Charlottesville, Virginia. Cited for open alcoholic beverage in public. At a hearing before the General District Court, I and others were acquitted when the officers could not produce any evidence to corroborate the alleged nature of the beverages.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation. None

SCHEDULE 6-A
QUALIFICATIONS

- Partner in the law firm Bradley Arant Boult Cummings LLP, Birmingham, Alabama, January 1996 to date (Associate, May 1989 -1995). Chairman, Finance Committee. The firm has over 500 lawyers (ranked #96 on the National Law Journal list of list of law firms based on size), with offices in nine cities.
- Paul practices primarily in the areas of multifamily affordable housing finance, tax credit transactions, bank regulation and commercial finance. Through his practice he has had, from time to time, extensive experience with bank acquisitions, commercial mortgage securitization, consumer finance (non-mortgage and mortgage), insurance company and agency regulation and public and private issuance of securities (particularly with regard to financial institutions). Paul's legal expertise is in the areas of federal and state banking regulation, including capital requirements, and receivership; partnership tax issues, especially the use and allocation of low income housing tax credits, new markets tax credits and historic rehabilitation tax credits; commercial real estate lending, especially multifamily real estate, including financing through government sponsored enterprises; mergers and acquisitions of banks; and commercial and residential mortgage securitization and servicing. He is a member of the Alabama and Georgia bars.
- Since 2014, Paul has served as the chairman of the Finance Committee of Bradley Arant Boult Cummings LLP. In such position, he is responsible for coordinating budget preparation, billing rates, financial and accounting policies and banking relationships. From May 2008 to April 2012, Paul served on the seven member managing board of Bradley Arant Boult Cummings LLP, by election of the partners of the firm. He also headed the selection committee for a new chief operating officer of the firm and a realignment of responsibilities and reporting channels for non-lawyer staff.
- Outside counsel, Alabama Bankers Association, Inc. (ABA) with respect to merger of Community Bankers Association of Alabama (CBAA) with Alabama Bankers Association, 2011 – 2012. Paul continues to represent ABA as one of its outside counsel.
- Listed in *Chambers USA (2007 through 2017 editions)* as one of America's Leading Business Lawyers for Banking & Finance and Banking & Finance: Mainly Regulatory (Leading individuals; Band 1).
- Legal Adviser, Alabama Affordable Housing Association (AAHA). AAHA is a trade group for developers, property managers, lenders, investors and service providers for affordable housing. Its members are responsible for the development and management of more than 75% of all rent restricted housing in Alabama. AAHA frequently works with the staff of the Alabama Housing Finance Authority regarding housing policy in Alabama.

PREPARED STATEMENT OF ANNA MARIA FARIAS

TO BE ASSISTANT SECRETARY FOR FAIR HOUSING AND EQUAL OPPORTUNITY,
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

JULY 18, 2017

Thank you, Chairman Crapo, Ranking Member Brown, and all the distinguished Members of this Committee.

I would like to thank President Trump for nominating me to serve as HUD's Assistant Secretary for Fair Housing and Equal Opportunity and Secretary Carson for his strong support of my nomination.

I would also like to recognize the person who has been the most important part of my life, my mom, Ofelia Gutierrez, who is not here today because she is 89 years old and disabled. But she will be watching us. I am an only child and my cousins will watch the proceedings later because they are working and that is exactly where I want them—working.

I would also like to recognize the Honorable Kim Kendrick, former Assistant Secretary under President George W. Bush, and my fellow HUD nominees here on the panel. If confirmed, I look forward to working with them.

The mission at HUD is to provide access to safe, affordable housing to all Americans and my job would be the Chief Enforcer of the Nation's fair housing laws. I am fully, strongly committed to those laws. FHEO leads the Nation in the development, enforcement, and public understanding of the FairHousing Act.

I come before you with over 20 years of Federal Government experience, including eight at HUD.

But, before that, you should know that I am a product of public housing. I grew up in the Housing Projects of Crystal City, Texas, a small town of 8,000. I am the only child of a single mother with a third grade education making \$12–\$20 working 6 ½ days per week as a domestic.

My mother insisted that I get an education. She always said that her work was honorable and honest but she wanted something different for me.

My mother was willing to sacrifice in order to give me an opportunity to succeed and I quickly realized that hard work in my case could achieve success, not just survival.

As my high school valedictorian, I received a full scholarship to Boston University where once again I was blessed to come across someone who had my best interest at heart, a young philosophy professor who became my mentor. His name: William J. Bennett.

When he became Secretary of Education, I left a safe Government job and spent 4 years working alongside him—never a dull moment.

In between Administrations, I did the one thing I said I was never going to do—go back to a small town. I became the Executive Director of the housing developments where I grew up and became one of the first Executive Directors in the country to agree to live in the housing developments. The Board of Commissioners assigned me to what was then called Project Terror, the site of some murders, rapes, child prostitution, child pornography and drug dealing. My job was to clean it up.

I was able to do so only because the majority of the residents wanted the same things for their children and grandchildren that my mother had wanted for me when I was a child—safety and an education. Working with the residents, the Housing Authority received over a dozen awards and I was inducted into the Texas Woman's Hall of Fame.

Mr. Chairman, FHEO is an extremely important office to millions of Americans. If confirmed, my approach will be what it's always been. To follow the statute, the rules, and the facts. I will seek to enforce the fair housing laws vigorously and in an impartial manner. And I pledge to work in a bipartisan manner with this Committee and all of Congress to meet the housing challenges facing our Nation.

I thank the Members of this Committee for the honor and opportunity to appear before you today. I stand ready to answer your questions.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name:

Farias

Anna

Maria

Position to which nominated: Assistant Secretary of Fair Housing & Equal Opportunity HUD

Date of nomination:

Date of birth: 15/10/1952

(Day) (Month) (Year)

Place of birth: San Antonio, Texas

Marital Status: Single

Full name of spouse: N/A

Name and ages of children: N/A

Education:

Institution	Dates attended	Degrees received	Dates of degrees
Temple Law School	1977-1980	JD	05/1980
Boston University	1972-1976	B.A. Cum Laude	05/1976
Crystal City High School	1968-1972	Valedictorian	05/1972

Honors
and awards:

List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognition for outstanding service or achievement.

See Attached List A

Memberships: List below all memberships and offices held in professional, fraternal, business, scholarly, civic, charitable and other organizations.

Organization	Office held (if any)	Dates
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See Attached List B

Employment record: List below all positions held since college, including the title or description of job, name of employment, location of work and inclusive dates of employment.

See Attached List C

**Government
experience:**

List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or positions.

See Employment Record- List C

**Published
Writings:**

List the titles, publishers and dates of books, articles, reports or other published materials you have written.

NONE

**Political
Affiliations
and activities:**

List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

See Attached List D

Political

Contributions: Itemize all political contributions of \$500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

N/A

Qualifications: State fully your qualifications to serve in the position to which you have been named.
(attach sheet)
See Attached List E

Future employment relationships:

1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate.

YES

2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization.

NO

3. Has anybody made you a commitment to a job after you leave government?

NO

4. Do you expect to serve the full term for which you have been appointed?

YES

**Potential conflicts
of interest:**

1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

NONE

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated.

NONE

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.

NONE

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

NONE

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

N/A

**Civil, criminal and
investigatory
actions:**

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

OIG Audit-98-FW-206-1807, dated January 28/1998 Housing Authority of the City of Crystal City, Texas. All findings cleared and audits closed on June 18, 1999.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

NONE

List A

ANNA MARIA FARIAS, ESQ

AWARDS AND SPECIAL RECOGNITION

1972	High School Valedictorian
1972 – 1976	Boston University Scholarship Award
1973	Bryn Mawr Scholarship to Spain
1976	Boston University Cum Laude Graduate
1979	Phil Alpha Delta Law Fraternity Outstanding Service to the Law School Award, Temple Law School, Philadelphia, Pennsylvania
1979 – 1980	Temple Law School Class President
1980	Albert M. Cohen Memorial Award for Outstanding Service to the Law School, Temple Law School, Philadelphia, Pennsylvania
1982	Meritorious Achievement Award, General Counsel, Merit Systems Protection Board, Washington D.C.
1984	Special Achievement Award, General Counsel, Merit Systems Protection Board, Washington, D.C.
1985 – 1988	Outstanding Performance Awards, U.S. Department of Education, Washington, D.C.
1985	U.S. Department of Education Certificate of Appreciation
1985	Professional Achievement Award, Crystal City, Texas
1986	Young Alumni Achievement Award, Boston University, Boston, Massachusetts
1986	Bexar County Commissioners Award, San Antonio, Texas
1987	U.S. Department of Education Special Service Award
1987	Award of Excellence, Houston, Texas
1987	Clear Lake Intermediate School Award, Houston, Texas
1987	Commencement Speaker, Crystal City, Texas
1987	Pennsylvania State Award
1988	Las Vegas, Nevada Award
1988	Clark County, Nevada Award
1988	Boston University National Alumni Council Award, Boston, Massachusetts

1988	National Advisory and Coordinating Council on Bilingual Education Commendation
1988	Boston University National Alumni Council Award, Boston, Massachusetts
1988	Mexican American Women's National Association Award
1989	Commendable Performance Rating – National Labor Relations Board
1993	Recipient of the U.S. Labor Secretary's Exceptional Achievement Award
1993	Personal Merit Achievement Award, Crystal City, Texas Housing Authority
1993	Texas Attorney General Certificate of Award
1994	Commencement Speaker, Southwest Texas Junior College, Uvalde, Texas
1994	Commencement Speaker, St. Girard Catholic High School, San Antonio, Texas
1994	Commencement Speaker, Asherton High School, Asherton, Texas
1994	Public Housing Manager Certification
1994	NAHRO Award of Merit for Accountability and Management Innovation
1994	Texas Housing Award of Excellence for Affordable Housing and Public Service
1994	NAHRO Award of Merit for Landscaping and Sports Field
1994	NAHRO Award of Merit for Knowledge is Power: GED/ESL/Child Care/Courses
1995	NAHRO Award of Merit for Moncada Courts Modernization
1995	NAHRO Award of Merit for Resident Employment and Modernization
1995	NAHRO Award of Merit for First Time Homeownership – Affordable Housing
1995	Commencement Speaker, La Pryor High School, La Pryor, Texas
1996	Commencement Speaker, Crystal City Detention Center, Crystal City, Texas
1996	NAHRO Award of Merit for Knowledge is Power: Citizenship/Nurse's Aide/Computer Courses
1997	NAHRO Award of Merit for After School, Elderly, and Summer Youth Program
1997	NAHRO Award of Merit for Housing Development and City Curfew Policy
1997	NAHRO Award of Merit for Training and Hiring of Section 3 Residents
1997	Speaker, Oxford University International Congress, Oxford, England
1998	NAHRO Award of Merit for Resident Housing Volunteer Activities
1998	NAHRO Award of Merit for Women's Shelter Domestic Abuse Assistance
1998	NAHRO Resident Honors Program Recipient

1999	Keynote Speaker – “A Salute to San Antonio Latina Women in Action”
2000	National Hispanic Leadership Eagle Award for Community Service
2000	Texas Women’s Hall of Fame for Professional Leadership
2015	Covington’s Who’s Who VIP Member of the Executive and Professional Registry

*List B***Memberships**

2013 – Present	Chair, Board of Regents Texas Woman's University, Denton, Dallas, Houston, Texas
2011 – Present	Board Member, One Star Foundation, Austin, Texas
2009 – 2010	Member of National Board of Directors, Mana, Washington D.C.
1999 – 2002	National Advisory Council: Center for the Study of the Presidency, New York, New York
1998 – 1990	National Alumni Council: Boston University, Boston, Massachusetts
1998 – 1999	Zone Chairman, Lions Club, Texas
1997 – 1998	Winter Garden Groundwater Conservation District Board, Texas
1997 – 2000	Winter Garden Women's Shelter Board, Texas
1996 – 1997	President, Spinach Capital Lions Club, Crystal City, Texas
1994 – 2000	President, Crystal City Little League
1994 – 1995	The Hispanic National Policy Forum, Inc, Washington, D.C.
1974 – 1995	Center Fellow: Center for the Study of the Presidency

List C

Employment Record

Aug. 2007 – Dec. 2008	<p>Director for the Center for Faith-Based and Community Initiatives, U.S. Department of Housing and Urban Development, Washington, D.C.</p> <p><i>Led and managed the development, implementation, monitoring and evaluation of HUD' response in helping faith-based and community groups identify funding opportunities, resources, support and partnerships to help low-income communities.</i></p>
Mar. – Aug. 2007	<p>Acting Director for the Center for Faith-Based and Community Initiatives.</p>
2004 – Aug. 2007	<p>Deputy Assistant Secretary for Grant Programs for Community Planning and Development</p> <p><i>Led and had oversight of \$16.7 billion for the Gulf Coast Disaster Recovery and a \$6.3 billion budget in grants to state, local governments, and non-profit organizations and supervised 120 employees. Had jurisdiction over the Community Development Block Grant program (CDBG), Home Investment Partnerships Program (HOME), Section 108 Loan Guarantee Program, Environment and Energy Program, the American Dream Down Payment Initiative (ADDI) and Disaster Recovery.</i></p>
2002 – 2004	<p>Deputy Assistant Secretary for Special Initiatives for Community Planning and Development</p> <p><i>Coordinated with the Southwest Empowerment Zones, Entitlement Communities, and federal entities to facilitate 6 technical assistance workshops to produce a guide on business planning for housing non-profits to the Colonias.</i></p>
2001 – 2002	<p>Senior Counsel to Secretary of Housing and Urban Development, Mel Martinez</p> <p><i>Provided advice on the Colonia Initiative, Empowerment Zones, the Combined Federal Campaign, Fair Housing Issues, Rural Housing and Economic Development and recipient of numerous awards.</i></p>
1993 – 2000	<p>Executive Director, Housing Authority of the City of Crystal City, Texas</p> <p><i>Directed and administered all activities of the Authority's Low Rent, Section 8, Form Labor Project and Comprehensive Grant Programs; Public Housing Manager Certification; Recipient of 12 National Association of Housing and Redevelopment Official Awards of Merit; Recipient of the 1994 Texas Housing Award of Excellence for Affordable Housing and Public Service; Recipient of a national award for residing in public housing while being the executive director.</i></p>
1992 – 1993	<p>Member Wage Appeals Board and Board of Service Contract Appeals, U.S. Department of Labor, Washington, D.C.</p> <p><i>The Wage Appeals Board hears appeals concerning questions of law and fact under the Davis Bacon Act concerning required prevailing wages on federal construction contracts; The Service Contract Board hears appeals under the McNamara-O'Hara Service Contract Act concerning required prevailing wages to service employees employed on government contracts; Recipient of the "Secretary's Exceptional Achievement Award."</i></p>

1992	Legal Advisor to the Deputy Secretary of Labor, Washington, D.C. <i>Responsible for providing assistance and advice in the day-to-day activities of the Deputy Secretary of Labor, and for the oversight of five judicial boards.</i>
1989 – 1992	Counsel to the National Labor Relations Board Member Devaney, Washington, D.C. <i>Advised and helped the Board members in adjudication of unfair labor practice and representation cases.</i>
1988 – 1989	Attorney Advisor to the Assistant Secretary, Office for the Civil Rights, Department of Education, Washington, D.C. <i>Responsibilities included providing legal counsel on personnel actions and other management decisions.</i>
1985 – 1988	Deputy Director, Office of Bilingual Education and Minority Language Affairs, Department of Education, Washington, D.C. <i>Responsible for day-to-day management of bilingual education office, overseeing a staff of 50 and a \$190 million budget in grants to state and local agencies and institutions of higher education; Keynote speaker at national conferences; Implemented legislation by the 100th Congress entitling school districts to Title VII funds; Recipient of numerous awards.</i>
1985	Special Assistant/Attorney Advisor to the Secretary of Education, William J. Bennett <i>Provided advice on Education Appeal Board cases, Office of Civil Rights Reviewing Authority case, and Office of Bilingual Education and Minority Language Affairs; Outstanding Performance Award</i>
1980 – 1985	Attorney, Office of General Counsel, Merit Systems Protection Board, Washington, D.C. <i>Advised Board on decision of Federal personnel case brought before the Board and represented Board in appellate court review of Board decisions; Provided Board legal advice on administrative matters; Recipient of numerous awards.</i>
Summer 1979	Law Clerk, Office of General Counsel, Merit Systems Protection Board, Washington, D.C.
Summer 1978	Law clerk, Office of the Deputy Assistant Secretary of the Treasury, Washington, D.C.

*List D***Political Affiliations and Activities**

2016	National Delegate for Trump
2015 – Present	Vice Chair Republican Party of Bexar County, Texas
1999 – 2000	Zavala County Chairperson BUSH FOR PRESIDENT, Texas
1998 – 1999	Chairperson – Zavala County Republican Party
1998	Zavala County Chairperson for Re-election of Governor Bush
1994	Texas Republican Hispanic Association
1980	Republican National Hispanic Assembly

LIST E

QUALIFICATIONS

I grew up in the Crystal City Housing projects and in 1993 went back home as Executive Director of the Crystal City Housing Authority for five years. I was the only Executive Director in the county that lived in the housing developments during my tenure.

2001 – 2007 U.S. Housing Urban Development, Washington, D.C.

Director, Faith Based and Community Initiatives; Deputy Assistant Secretary, Community Planning and Development Grants Office; Deputy Assistant Secretary for Special Initiatives; and Senior Counsel to Secretary Mel Martinez.

1998 – 2001 State Commissioner – Texas Commission on Human Rights

The Commission is responsible for promoting the creation of local commissions on human rights and investigating complaints alleging violations of the Human Rights Act and the Texas Fair Housing Act. Appointed by Texas Governor George W. Bush.

1993 – 2000 Executive Director, Housing Authority of the City of Crystal City, Texas

Responsible for directing and administering all activities of the Authority's low rent, Section 8, Farm Labor Project and Comprehensive Grant Programs.

- *Public Housing Manager Certification.*
- *Recipient of twelve (12) National Association of Housing and Redevelopment Official Awards of Merit.*
- *Recipient of the 1994 Texas Housing Award of Excellence for Affordable Housing and Public Service.*

In addition, see Attachment A for the 13 National Awards Merit and Attachment C for employment records.

PREPARED STATEMENT OF NEAL RACKLEFF

TO BE ASSISTANT SECRETARY FOR COMMUNITY PLANNING AND DEVELOPMENT,
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

JULY 18, 2017

Thank you, Chairman Crapo, Ranking Member Brown, and all the Members of this Committee for inviting me to testify today.

I am delighted to introduce my wife of 29 years, the lovely Christa Rackleff. She is the pillar of strength in our family, my best friend, and in every way my better. Two of our great children, Eve and Karen, are with us today. Our other two children, Stephen and Annie, and our son-in-law Brett, were unable to attend. My family is the most important thing to me in time and eternity.

Mr. Chairman, I am honored to be nominated to serve as Assistant Secretary of Community Planning and Development at the Department of Housing and Urban Development.

For over 20 years I've worked at the intersection of the public and private sectors, doing real estate development focused on resurrecting ailing communities and providing high quality housing for hard working, good people who—despite their best efforts—are still in need.

I started on this path as a young city attorney in the mid-90s. Downtown Houston was in trouble, property values were declining and population was fleeing to the suburbs. Under the direction of a visionary Mayor, I served on the team that successfully implemented public-private partnerships to redevelop historic downtown properties and revitalize a public housing complex that had been mired in litigation for years.

Houston not only turned around, but came roaring back, after these projects ignited a downtown renaissance. I was blessed to learn from some of the brightest legal and real estate experts in the city's history. We used private sector creativity and innovation to achieve results with the public sector that neither sector could have accomplished alone.

Public-private partnerships can affect incredible change. For example, a terribly blighted apartment complex plagued a Houston inner-city community. For more than 10 years, local, State and Federal officials tried to condemn and demolish the structure, but a wily slum lord successfully slipped from their grasp. My team took a different approach—we analyzed the market forces at work, then partnered with the local school district and used funds, from a tax increment finance district and the school district, to purchase and demolish the slum property. An elementary school stands today on the former epicenter of blight that was dragging down an entire neighborhood.

My faith has been a formative factor in focusing on families in need. I served as the Bishop of an inner-city congregation for many years and saw first-hand how hard so many people struggle to meet basic needs. And I became convinced that most people struggling with poverty desire a hand up rather than a hand out. So I decided to do what I could to be part of the solution in helping people become self-reliant.

That faith motivated me to leave my private law practice at Locke Lord and return to the city to serve in the Housing and Community Development Department. I hoped to be able to “give back” in some way to the great city that had afforded my family such great opportunities.

When I took the reins as Director, the department was struggling. Looming over it were 102 HUD findings and over \$80 million in potential fines. But a great team pulled together and not only cleared every finding—we transformed our department to one of the most effective in the Nation.

During my tenure, the department financed completion of 7,800 high-quality affordable multifamily housing units, with another 2,700 in progress. And we assisted 1,700 single-family homeowners with reconstruction of hurricane-damaged homes, financial assistance for low-income home buyers, and emergency home repairs.

Houston has an unstoppable “can-do” spirit. During this same timeframe, the city, Harris County, the for-profit and nonprofit sectors, partnered with HUD to alleviate homelessness. Within a few years, we reduced chronic homelessness by more than 70 percent and became the first major city in the country to effectively eliminate the homelessness of veterans.

Unfortunately, Houston's spirit has been tested by nature's catastrophic forces. I am grateful that during my tenure at the Housing and Community Development Department, we turned around a troubled \$109 million Disaster Recovery Round 1 program. We also received an additional Disaster Relief grant of \$178 million in

Round 2. I am very proud of this work to help the people of Houston as we confronted the aftermath of nature's fury.

I've become convinced that the democratization of data is key to more effective governance. In the aftermath of severe flooding, I worked with a coalition of faith-based and nonprofit groups to alleviate suffering in Houston. We mined the city's fire, police and public works databases, to generate GIS maps enabling churches and civic groups to locate and serve the elderly and disabled who desperately needed help. We then utilized an open-source social media platform to share data and avoid duplication of efforts as the various philanthropic groups worked together in the same space.

I have been amazed to see the successes that are possible in ameliorating suffering when people put aside differences and ideologies in a united effort to help their neighbors. Love has animated the work I have been a part of and I have loved serving others. The reason I am offering to serve at HUD is that I hope to have the opportunity of doing more to help my fellow Americans.

Mr. Chairman, thank you for this opportunity to appear before you. Thank you to the entire Committee. I welcome your questions.

Organization	Office held (if any)	Dates
Texas Bar Association	Member of Bar	05/06/1994 to present
American Bar Association	Member	April 2017 to present
Austin Bar Association	Member	January 2017 to present
Houston Bar Association	Member	1998 to 2011

Employment record: List below all positions held since college, including the title or description of job, name of employment, location of work, and inclusive dates of employment.

Attorney-Partner

Locke Lord LLP Austin & Houston, TX

July 11, 2016 – Present

- Recruited by former firm to rejoin premier affordable housing and community development practice in Texas
 - Represent private sector developers, non-profits and governmental entities in finding solutions to project financing, regulatory and development challenges
 - Expert in Low-Income Housing Tax Credit development
 - Invited to testify before Texas Senate and House of Representatives Committees regarding affordable housing and community development legislation
 - Represent developer of 1,200-acre City Center on annexation, zoning and economic development and infrastructure matters
 - Represent chemical company in securing economic incentives from local governments

Director

Housing and Community Development Dept. Houston, TX

Jan. 26, 2012 – June 17, 2016

- Successfully turned around troubled department, restoring confidence and credibility with mayor, city council and development community
 - Dramatically improved financial reporting and accountability
 - Improved employee morale
 - Improved interdepartmental cooperation and coordination yielding increased productivity
 - Improved relationships and communication with City Council, key Housing and Community Development advocates, and federal and state agencies
- Managed all operations of Department with staff of 160 and \$60,000,000 annual budget
 - Led Housing, economic development, CDBG, HOME, Section 108, HOPWA, ESG, and Homeless Bonds programs
- Oversaw development and renovation of affordable multifamily and single-family housing programs, resulting in over 7,000 units created with over 2,000 more in progress
 - Entailed investment of over \$200,000,000 of governmental funding which leveraged investment of over \$700,000,000 in Houston economy
- Oversaw federal Hurricane Ike Disaster Recovery program, which included:
 - Rectifying faltering \$80,000,000 Disaster Recovery Round 1 program
 - Securing grant of additional \$178,000,000 Disaster Recovery Round 2 program funds
 - Developing and implementing innovative federally funded public infrastructure development program

Deputy Director/General Counsel

Housing and Community Development Department Houston, TX

July 18, 2011 – Jan. 26, 2012

- Supervised all legal services for the Department.
- Improved coordination and delivery of legal services between Department and City Attorney's office

- Managed non-legal personnel and programs

Attorney-Associate

Locke Lord Bissell & Liddell LLP Houston, TX

Feb. 2005 – July 2011

Practiced Affordable Housing, Municipal, Real Estate, Economic and Community Development, Government Relations, and Tax Law

- Represented developers in negotiations with municipalities, counties and special purpose districts such as municipal utility districts, municipal management districts, public improvement districts and Tax Increment Finance Districts in the formation of public/private partnerships to promote development of public infrastructure
- Represented clients in federal and state regulatory compliance, government contracting, procurement, open meeting and public information act issues
- Represented developers of real estate, infrastructure and commercial facilities (including proposed nuclear and solar power plants) in the private and public sectors
- Represented private parties in structuring tax incentives and economic development initiatives in partnership with governmental entities
- Developed extensive network of relationships with numerous government officials; handled government relations for broad array of clients at the local and state levels
- Excellent track record of solving land use and zoning issues
- Represented developers, housing authorities, housing finance corporations and non-profit groups on affordable housing and revitalization initiatives

General Counsel

Housing Authority of the City of Houston Houston, TX

Jan. 2003 – Jan. 2005

Responsible for all legal matters affecting the Authority including:

- Advised the Executive Director, Board of Commissioners, and Department Directors
- Managed federal regulatory and statutory compliance for entire agency
- Defended Authority in regulatory compliance audits with HUD Office of Inspector General
- Oversaw all insurance activities
- Handled all agency transactional matters
- Managed litigation including real estate, commercial, tort and labor/employment matters
- Supervised outside counsel from four different law firms
- Negotiated and structured complex real estate development projects
 - Led complex and innovative negotiations on construction of three multifamily developments comprising 716 units
 - Led development activities including formation of public/private partnerships utilizing Low Income Housing Tax Credits, Tax Exempt Bonds and HUD funding (including HOPE VI)
 - Represented the Authority in public hearings and testified before state agencies such as the Texas Department of Housing and Community Affairs and the Texas Bond Review Board
- Served as liaison to Houston City Council and handled legislative and political matters affecting the Authority

Vice President & General Counsel

Greenspoint Management District & Redevelopment Authority Houston, TX July 2000 – Dec. 2002

Managed Redevelopment Authority and Tax Increment Finance District (TIF) and served as General Counsel for District, Authority and TIF boards of directors

- Directed \$250,000,000 TIF-funded Capital Improvement Plan
- Closed \$20,000,000 TIF bond issue
- Negotiated TIF reimbursement agreements with multifamily, commercial and retail developers
- Concluded public/private partnership with Archon (a Goldman-Sachs subsidiary) resulting in renovation of 5,000 apartments in Greenspoint, development of two public parks, hike and bike trails and extensive streetscape renovation of major thoroughfares
- Following 10 years of unsuccessful efforts of City, Management District and other governmental leaders to revitalize extremely blighted apartment complex, solved problem by forming innovative partnership between TIF and school district. Blight was eliminated and a new elementary school has been constructed on the site.

Public Finance & Real Estate Attorney

Coats, Rose, Yale, Ryman & Lee, P.C. Houston, TX

March 1997 – July 2000

Associate practicing in public finance and real estate sections of the firm

- Represented developers and governmental entities in forming public/private partnerships to facilitate inner-city revitalization and development of affordable housing.
- Successfully lobbied officials of federal, state, and local governments to obtain support for low-income housing tax credit developments

Counsel to Assistant to Mayor for Housing and Inner-city Revitalization

Mayor's Office and City Attorney's Office Houston, TX

July 1995 - March 1997

Assigned by Mayor and City Attorney to work exclusively with Assistant to Mayor in achieving community development and revitalization goals

- Accomplished major inner-city revitalization projects including Rice Hotel and Allen Parkway Village
- Coordinated efforts between the Houston Department of Housing and Community Development, the Houston Housing Finance Corporation and the Housing Authority of the City of Houston

Assistant City Attorney

City Attorney's Office Houston, TX

January 1994 - July 1995

- Counsel for the Department of Aviation on real estate, regulatory, commercial, construction, environmental and Chapter 11 and 7 bankruptcy matters. Extensive research and interpretation of Federal law and regulations.
- Negotiated favorable settlements in telecommunications fraud disputes with major multinational long-distance carrier. Served as lead counsel on major airport concession agreements.

**Government
experience:**

List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or positions.

See information above in employment record section.

Published

Writings:

List the titles, publishers and dates of books, articles, reports or other published materials you have written.

None

Political

Affiliations

and activities:

List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

None

Political

Contributions:

Itemize all political contributions of \$500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

None.

Qualifications:

State fully your qualifications to serve in the position to which you have been named. (attach sheet)

SUMMARY OF ACCOMPLISHMENTS AND EXPERTISE

- 20+ years of innovative Private/Public partnerships finding ways to succeed where others failed, including:
 - Inner-city Revitalization and Job Creation – created numerous public/private partnerships to strengthen communities and create jobs for Houstonians, including:
 - Redevelopment of historic downtown Houston JW Marriott using HUD Section 108 financing, historic tax credits, Hotel Occupancy Tax rebate, and a Tax Increment Finance District (TIF) reimbursement
 - Successful turn-around of troubled \$80,000,000 CDBG Disaster Recovery Housing program, leading to acquisition of an additional \$178,000,000 in funding for Houston
 - New development of Pyburn's Grocery Store, Houston's first partnership to address a food desert, using CDBG financing
 - Creative use of HUD funding to demolish blighted apartment projects
 - Historic Rice Hotel rehabilitation using HUD financing, creation of Market Square TIF and purchase of property through Houston Housing Finance Corporation
 - Allen Parkway Village HOPE VI rehabilitation utilizing HUD HOPE VI Grant and Housing Tax Credits
 - Homelessness – oversaw investment of \$102,000,000 in federal and local funds to alleviate homelessness in Houston, resulting in:
 - 70% reduction in chronic homelessness
 - 2,744 homes provided

- Virtual elimination of veteran's homelessness
 - 3,917 homes provided for Veterans
 - President Obama recognized Houston for this achievement
 - Secretaries of HUD, VA and Labor visited Houston to mark this historic milestone
- **Fair Housing** – when Houston's major inner-city revitalization projects were threatened by years of delay or termination by litigation from fair housing advocates—negotiated win-win solution and projects proceeded
 - other local government's projects during same fight have been delayed or abandoned
 - forged strong relationships of trust with leading fair housing activists in Texas
 - built strong relationships of trust with grass roots fair housing groups in Texas
 - expert in fair housing law/strategy
- **Economic Development tools and strategies** – legal expertise negotiating economic incentive packages totaling over \$200,000,000 for major master planned community and companies such as Gulf States Toyota, Schlitterbahn and Transwestern
 - Creation and representation of Tax Increment Finance Districts
- **Public Housing Authority Development** -- spearheaded one of the most prolific periods of development of new affordable housing in history of Houston Housing Authority
- **Affordable Housing Development Generally** -- Oversaw legal and business aspects of development of thousands of units of high-quality affordable housing in Texas, including
 - Transit Oriented Development, Mixed-use and Mixed-income development
- **Programmatic Expertise**--Extensive knowledge of and experience with most federal, Texas and Texas local government affordable housing and community development programs utilized by urban areas, including
 - CDBG, HOME, HOPE VI, Section 108, Housing Tax Credits, Tax Exempt Bond financing, HOPWA, and Section 8 Vouchers
- **Compliance**--Expert in federal and state regulatory compliance, government contracting, procurement, open meeting and public information act issues
- **Infrastructure Financing**—innovation combining federal funding with local economic development tools to develop streets, utilities, rail lines, tunnels and drainage facilities
- **Public Law, Media and Public Speaking experience:**
 - numerous successful print, radio, television and web interviews
 - myriad presentations to legal, housing, educational, and governmental bodies and leaders including City Council, Texas Legislature, and US Congress
 - numerous strong contacts in local, state and federal governments
 - innovative use of social media platform to realize efficiencies in disaster recovery

See also experience above in "Employment Record" section.

Future employment relationships:

1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate. **YES**
2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization.

I may return to the practice of law and may resume practicing with my current law firm if there is a position available—however, I have been given no such offer or guarantee of being able to return to the firm, nor have I asked for any such offer or guarantee.

3. Has anybody made you a commitment to a job after you leave government? NO

4. Do you expect to serve the full term for which you have been appointed? YES

**Potential conflicts
of interest:**

1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

None that I am aware of or foresee occurring.

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated.

None that I am aware of.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.

None that I am aware of.

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

No such work as a "lobbyist." While Director of the Housing and Community Development department for the city of Houston I did visit HUD headquarters occasionally to advocate for the citizens of the city of Houston.

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

If any conflict arises I will disclose it and recuse myself from any related work on that specific matter. I will follow the direction of the office of government ethics and HUD general counsel to ensure any conflict that may arise is handled honestly and ethically.

**Civil, criminal and
investigatory
actions:**

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

While serving as the Director of the Houston Department of Housing and Community Development an employee filed a complaint (making broad allegations, against me and two others) with the City's Office of Inspector General, however, the complaint was dismissed for lack of prosecution. The City's Inspector General indicated that the individual filed a complaint when leaving the department but never responded to requests for information from the Inspector General's office, hence it was dismissed. If further details are required, please contact Robin Curtis, Inspector General for the City of Houston, Texas. She may be reached at (832) 393-6304.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

I serve as a youth minister in my church. A young man I mentor lives in public housing. His parents struggle with various mental and emotional challenges and much of the burden of supporting the family falls on the shoulders of this 13-year-old young man. He is an incredible example of strength, courage and discipline. His father recently asked for my help because a neighbor was using methamphetamine and attempting to induce family members to participate in such behavior. I asked the neighbor to stay away from the family and informed her that use of drugs in public housing is grounds for eviction.

On May 16, 2017, I received notice from the Texas Bar Association that the neighbor filed a grievance against me with the Bar alleging that I threatened her with eviction. The Bar association indicated that they have dismissed the grievance and classified it as an "inquiry" noting that even if the behavior described were true it would not constitute any violation of the Texas Bar disciplinary rules. I am happy to provide fuller details if necessary.

PREPARED STATEMENT OF RICHARD ASHOOH

TO BE ASSISTANT SECRETARY FOR EXPORT ADMINISTRATION, DEPARTMENT OF
COMMERCE

JULY 18, 2017

Thank you Chairman Crapo, Ranking Member Brown, and distinguished Members of the Committee. I am honored to have this opportunity to appear before you today, and am grateful to the President and the Secretary of Commerce for their confidence in me to serve in this capacity. I would like to acknowledge and thank the members of my family who are joining us, as well as the many friends in the room. Their support means a great deal to me. I would also like to acknowledge the memory of Senator Warren Rudman, who was a boss, mentor and friend. His example of fidelity to the country, to his colleagues, and to the Constitution still stands as guiding principles in my own life.

Everyone in America is familiar with the Boston Tea Party. But you would have to hail from New Hampshire as I do to have any idea of the Pine Tree Riot. Briefly, the Pine Tree Riot was a pre-revolutionary protest in New Hampshire against the British Crown's attempt to regulate the colonial pine tree trade. This is significant because these mighty pine trees made the best ships' masts, and the King reserved them for the Royal Navy, allowing Great Britain to project power all over the world. The colonists rejected this intrusion into their economy and livelihoods, and the Pine Tree Riot was one of several incidents that led the way to Revolution.

Why this obscure history lesson? Those pine trees were the turbofan engines of their day—technology that was vital both to national security and civilian commerce. The Crown's behavior was in effect an export control—one that didn't work out very well for the King. The point is the need to weigh the national security implications of our technology trade has been with us since before we were a Nation.

The position to which I have been nominated sits at the intersection where national security, technology, and the economy meet. Never has this juncture been more critical. The number and nature of the threats facing our nation—from state and nonstate actors alike—has grown. Meanwhile, the pace of technology has not only accelerated dramatically—it has shifted. The national security establishment once led areas of technology development that are now driven by the commercial sector. The responsibility for eliminating the vulnerabilities to our Nation presented by these dynamic shifts—while encouraging robust trade in the technology sector—rests squarely with the Bureau of Industry and Security. The workload at BIS—which has increased and will continue to do so—further reflects these trends.

Both my desire and readiness to serve in this capacity is a product of a career spent advancing key elements of this mission. Early in my career as a Senate staffer, I was privileged to work on issues concerning technology transfer—both illicit and inadvertent—to adversary nations. It is noteworthy that the global parties of concern at that time—specifically China, the Soviet Union, and Iran—occupy more or less the policy priorities BIS faces today. After more than two decades of experience in the aerospace industry, where I was able to work on behalf of some of our Nation's most advanced technology enterprises, the strictures of the U.S. export control regime were, and still are, well known to me. I understand better than most both the challenges and necessities associated with technology development, believing that our success as a Nation is underpinned by our ability to remain ahead of our adversaries in this area, both commercially and strategically.

These experiences have imparted to me countless lessons that can help advance the critical mission of the Bureau, especially in these challenging times. Should I be honored with confirmation, I would look forward to working with you as we endeavor to meet these challenges.

Thank you again for the privilege of being with you today, and I look forward to your questions.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name: ASHOOH RICHARD E.
 (Last) (First) (Other)

Position to which nominated:

ASSISTANT SECRETARY OF COMMERCE, EXPORT ADMINISTRATION

Date of nomination: 05/25/2017

Date of birth: 02/06/1964 Place of birth: MANCHESTER, NH
 (Day) (Month) (Year)

Marital Status: MARRIED Full name of spouse: LORI ELIZABETH ASHOOH

Name and ages of children:

SOFIA ASHOOH - 23

EMMA ASHOOH - 21

ELIAS ASHOOH - 19

MAYA ASHOOH - 18

SAMUEL ASHOOH - 16

Education:	Institution	Dates attended	Degrees received	Dates of degrees
	UNIVERSITY OF NEW HAMPSHIRE	1982-86	BA	12/198

Honors and awards: List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.

TechAmerica Foundation Award, 2012
 BAE Systems Gold Award, 2012
 NH BIA "Above and Beyond" 2009
 NH Top 10 Most Powerful, 2008
 High Tech Philanthropist/year 2004
 NH Business and Industry 40 under 40 2002

Memberships: List below all memberships and offices held in professional, fraternal, business, scholarly, civic, charitable and other organizations.

CATHOLIC MEDICAL CENTER, Board of Directors and Treasurer The directors are responsible for the governance of the CMC system, which includes a 320-bed full-service health care facility and nationally respected cardiac institute. 2009-2016. Manchester, NH.

UNIVERSITY SYSTEM OF NEW HAMPSHIRE, Trustee Governing body of the \$580 million state post-secondary system for New Hampshire. 1996-2010.

FRANKLIN PIERCE UNIVERSITY, Trustee The trustees govern Franklin Pierce, a 1500-enrollment liberal arts institution headquartered in Rindge, NH. 2003-2010.

McAULIFFE-SHEPARD DISCOVERY CENTER/PLANETARIUM, Chairman The Commission is the governing body of the Planetarium, a state-owned attraction and learning institution with an annual budget of \$2 million. 2002-2010.

CHAIRMAN, TECHAMERICA (now PROFESSIONAL SERVICES COUNCIL) DEFENSE FORECAST, Chair The TechAmerica Vision process is the highly regarded industry-generated federal spending forecast. 2011-2015.

NATIONAL DEFENSE INDUSTRIAL ASSOCIATION New England Region, Member, Board of Directors Defense industry trade association 2009-2010.

EASTER SEALS VETERANS COUNT COMMITTEE, Member The leading program devoted to assisting NH Veterans and their families with the broad range of issues from pre- to post-deployment.

JOSIAH BARTLETT CENTER for PUBLIC POLICY, Chairman 2011-Present New Hampshire's leading free-enterprise think tank.

BUSINESS AND INDUSTRY ASSOCIATION, Board of Directors New Hampshire's largest business advocacy organization.

THE NEW ENGLAND COUNCIL, Board of Directors The nation's oldest regional business advocacy group.

NATIONAL ASSOCIATION OF MANUFACTURERS Public Affairs Steering Committee The NPASC is the public advocacy arm of one of the country's leading business advocacy organizations.

NEW HAMPSHIRE PUBLIC TELEVISION, Board of Governors The Board of Governors oversees operations of the major Northeast region Public Broadcasting Service affiliate.

NH INDUSTRIAL RESEARCH CENTER, Oversight Committee Member The NHIRC provides matching grants to New Hampshire companies to enable improvements in technology and manufacturing to enhance the business position of the applicant company.

BEDFORD CREW CLUB, Bedford NH Incorporator.

Bedford Crew Club is a 90 member competitive rowing club.

OUR LADY OF THE CEDARS CHURCH
Parish Council

NATIONAL RIFLE ASSOCIATION, Member since 2009

NATIONAL SKEET SHOOTING ASSOCIATION, Member since 2009

20th SKEET AND CLAY SHOOTING CLUB, Hooksett NH Member 2009

Employment record: List below all positions held since college, including the title or description of job, name of employment, location of work, and inclusive dates of employment.

DIRECTOR, ECONOMIC PARTNERSHIPS

UNIVERSITY SYSTEM OF NEW HAMPSHIRE Concord NH

March 2017 –present.

Responsible for economic development initiatives for the System, a 33000 enrolled student institution that includes a major research university, a nationally ranked law school, and an urban campus. Primary focus on aligning research priorities with economic imperatives, workforce development, and policy-focused coordination with state challenges.

EXECUTIVE DIRECTOR, WARREN B. RUDMAN CENTER, UNIVERSITY OF NEW HAMPSHIRE SCHOOL OF LAW, Concord NH September 2015-March 2016.

Responsible for public service operation of the UNH School of Law. Assignment intended to address pre-existing management challenges at the school. Stabilized the organization, established fundraising strategy, improved donor and public relations. Restored key partnerships with other public policy collaborators, and executed the center's public policy mission.

DIRECTOR, STRATEGY AND PLANNING

BAE SYSTEMS ELECTRONIC SOLUTIONS Nashua, NH

November 2010 to September 2015.

Responsible for developing and implementing business strategies for a \$4.2 billion company and a world leader in electronic warfare, tactical networking, sensor and intelligence systems, and avionics controls. Provided strategy support to all business areas in strategic planning, market forecasting, export strategies, and competitive intelligence activity.

VICE PRESIDENT, GOVERNMENT RELATIONS

BAE SYSTEMS ELECTRONIC SOLUTIONS Arlington, VA

January 2005 to February 2010

Responsible for government affairs for \$5.0 billion defense concern, with 19,000 employees in 20 states and the United Kingdom. Accountable for key program strategies, business success, policy advocacy, and stakeholder support. Key contributions include programmatic support in EO/IR, EW, and ISR areas, successful management of CFIUS authorization and acquisitions, and DHS Counter-MANPADS program conception and execution.

VICE PRESIDENT, HOMELAND SECURITY**BAE SYSTEMS ELECTRONICS SECTOR** Nashua, NH

October 2003 to July 2005

Led the Homeland Security (HLS) strategy development of a \$2.6 billion business, as well as functional responsibility for all Sector HLS activity. Responsibilities included specific program development to meet then-unaddressed HLS requirements, including nuclear radiological detection, communications interoperability, and passenger aircraft self-protection (Counter MANPADS).

VICE PRESIDENT, LEGISLATIVE AFFAIRS**BAE SYSTEMS NORTH AMERICA** Arlington, VA

December 2002 to October 2003

Conceived, established, and led the first comprehensive, nationwide government affairs function for BAE Systems North America, a newly organized \$5 billion enterprise and top ten supplier to DOD. Responsibilities include strategic development of BAE's legislative program, including keep-sold and budget increase efforts; and overall coordination of public affairs and stakeholder communications and strategies.

VICE PRESIDENT, PUBLIC AFFAIRS**BAE SYSTEMS** Nashua, NH, January 2001 to January 2003

Responsible for public affairs activities for a \$1.2 billion advanced technology concern and the largest employer in New Hampshire. Grew research program funding year-over-year, implemented numerous strategic initiatives which materially improved BAE Systems' competitive position (recognized with two Chairman's Awards).

DIRECTOR, PUBLIC AFFAIRS**SANDERS, LOCKHEED MARTIN** Nashua, NH

February 1997 to January 2001

Responsible for government and community relations for Lockheed advanced technology enterprise known as Sanders. Increased programmatic and research funding year-over-year. Established or restored support for key classified programs, enabling production phase and support to the warfighter.

MANAGER, GOVERNMENT RELATIONS**LOCKHEED SANDERS** Nashua, NH

April 1993 to February 1997

Responsible for federal and state government relations, specifically execution of research and programmatic funding strategies. Increased programmatic and research dollars in each year, and restored funding to several critical programs, enabling rapid deployment to the warfighter.

PROFESSIONAL STAFF MEMBER, UNITED STATES SENATE**COMMITTEE ON GOVERNMENTAL AFFAIRS** Washington, DC

April 1987 to January 1993

Primary minority professional staffer on the Subcommittee on Government Information and Regulation, responsible for the legislative operations of the Subcommittee. Key activities include oversight and authorization of Office of

Federal Procurement Policy, OMB (OIRA), technology transfer and export controls, Ethics in Government Act, Independent Counsel statute, and Federal Emergency Management Administration. Primary Rudman staff to Permanent Subcommittee on Investigations. Responsible for government agency appropriations for Subcommittee Ranking Member Senator Warren Rudman.

STAFF ASSISTANT

US SENATOR WARREN RUDMAN

Manchester, NH August 1986 to April 1987 Responsible for federal case management, business community outreach and support, and U.S. Academy nomination process.

LEGISLATIVE CORRESPONDENT

US SENATOR GORDON HUMPHREY

Washington DC, August 1985 to January 1986
Responsible for issue research and constituent correspondence.

Government experience:

List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or positions.

Government experience: List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or positions.

See previous entry (above) for Federal service (U.S. Senate positions)

State service:

UNIVERSITY SYSTEM OF NEW HAMPSHIRE, *Trustee* Gubernatorial appointee. Appointed by Governor Craig Benson, 2002, reappointed by Governor Lynch, 2006.

McAULIFFE-SHEPARD DISCOVERY CENTER/PLANETARIUM, *Commissioner*. Appointed by Governor Steve Merrill, 1998.

Published Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.

Op-Ed, Manchester Union Leader: "It's Time to Restore Fiscal Sanity" December 2009

Op-Ed Manchester Union Leader - 11/1/2012 "Obama's Rhetorical Trick"

Op-Ed Manchester Union Leader - 6/2/16 -- "Balancing the Budget in 3 Easy Steps"

Political Affiliations and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

CANDIDATE, US Congress, First District NH 2016 and 2010

Contended for Republican nomination to US Congress; in 2016, lost by 1% to incumbent; received endorsement of every major newspaper in district and leading political figures.

DELEGATE, REPUBLICAN NATIONAL CONVENTION AND PLATFORM COMMITTEE MEMBER –**NH PRESIDENTIAL PRIMARY – GOP ACTIVIST**

Hosted Candidate "House Party Meet and Greets" for undecided voters in our home.

Candidates featured:

2016 Gov. Jeb Bush, Sen. Lindsey Graham, Carly Fiorina, Gov. Chris Christie, Gov.

John Kasich,

2008 Mitt Romney

1988 Bob Dole

[Inside A New Hampshire Primary House Party For Chris Christie ...](#)

<http://www.npr.org/2015/12/04/458470684/presidential-candidates-still-like-to-party>

Political**Contributions:**

Itemize all political contributions of \$500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

1/6/08	NH GOP	\$1250
3/24/08	Mike McCaul, Congress	\$500
6/3/08	Susan Collins for Senate	\$500
8/1/08	Jeb Bradley, Congress	\$1000
9/21/08	John E. Sununu, Senate	\$1000
6/24/09	NH GOP	\$500
5/31/12	NH GOP	\$2000
4/25/13	Darrell Issa, Congress	\$500

Qualifications:

State fully your qualifications to serve in the position to which you have been named. (attach sheet)

Attached

Future employment relationships:

1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate.

Yes, I hereby commit to severing all such connections.

2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice you're your previous employer, business firm, association or organization.

I have no such plans.

3. Has anybody made you a commitment to a job after you leave government?

No such commitments have been made.

4. Do you expect to serve the full term for which you have been appointed?

Yes

Potential conflicts of interest:

1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

See attached ethics agreement.

2. List any investments, obligations, liabilities, or other relationships that might involve potential conflicts of interest with the position to which you have been nominated.

In connection with the nomination process, I have consulted with the Office of Government Ethics and ethics officials at the Department of Commerce to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of the ethics agreement that I have entered into with the Department of Commerce and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.

In connection with the nomination process, I have consulted with the Office of Government Ethics and ethics officials at the Department of Commerce to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of the ethics agreement that I have entered into with the Department of Commerce and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

I lobbied the federal government on behalf of BAE Systems from 2007-2010. I lobbied in the following subject areas: defense, intelligence, and homeland security authorizations and appropriations. I was registered on behalf of the company and my activities were filed as appropriate under the Lobbying Disclosure Act.

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

In connection with the nomination process, I have consulted with the Office of Government Ethics and ethics officials at the Department of Commerce to identify

potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of the ethics agreement that I have entered into with the Department of Commerce and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

**Civil, criminal and
investigatory
actions:**

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

There are none.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

There are none.

Confidential Financial Statement

Net Worth

Provide a complete, current financial net worth statement which itemizes in detail all assets (including bank accounts, real estate, securities, trusts, investments, and other financial holdings) all liabilities (including debts, mortgages, loans, and other financial obligations) of yourself, your spouse, and other immediate members of your household. **SEE ATTACHMENT**

SOURCES OF INCOME LAST 3 YEARS

1. List sources and amounts of all income received during the last 3 years, including all salaries, fees, dividends, interest, gifts, rents, royalties, patents, honoraria, and other items exceeding \$500 or more. (if you prefer to do so, copies of U.S. income tax returns for these years may be substituted here, but their submission is not required.)

See attached tax returns.

2. List sources, amounts and dates of all anticipated receipts from deferred income arrangements, stock options, uncompleted contracts and other future benefits which you expect to derive from previous business relationships, professional services and firm memberships or from former employers, clients, and customers.

The undersigned certifies that the information contained herein is true and correct.

Signed: 

Date: 6.20.17

STATEMENT OF QUALIFICATIONS
 ASSISTANT SECRETARY OF COMMERCE, EXPORT ADMINISTRATION
 RICHARD ASHOOH, NOMINEE

The opportunity to serve in this role is not only a distinct honor, but also a chance to leverage a career of experience in this arena for the benefit of our nation, its security, and prosperity. Having worked in government, business, and higher education, I bring a range of experiences and lessons that will not only empower the effective execution of this office, but also a fresh perspective that will lend itself well to discovering improvements and enhancements in how the government can meet the needs of its exporters. In specific, there are three areas in which I am uniquely qualified for this role. These areas, further discussed below, are: **Safeguarding our National Security, Understanding and Enabling Advanced Technology, and Management Through Leadership.**

1. Safeguarding our National Security. For most of my career, I have been working to achieve U.S. technological superiority while maintaining the strictest of secrecy to protect that advantage. As a professional staffer to the (then) Senate Committee on Government Affairs (and in particular the Permanent Subcommittee on Investigations), I was proud to support the focus of the Committee's work on the risks of technology transfer, both inadvertent and intentional, to adversary nations – at that time, primarily the Soviet Union and China. This effort involved vigorous oversight of our export policies and enabled valuable experiences for me as a regulator of these policies at a geopolitically critical time in our nation.

In the private sector, my position shifted, in export administration terms, from “regulator” to “regulated”. My efforts for more than 20 years to support the development of the world's most advanced electronic warfare technology required the utmost fidelity to national security, while enabling the growth of important employers and manufacturers. Navigating the federal export regime was a critically important enabler of our success as an enterprise, just as it is for companies today.

Among the key responsibilities under the ASC(EA) role to which I've been nominated includes the Office of National Security and Technology Transfer Controls. My long and deep familiarity with technological threats to our

national security, garnered via years of producing technology to counter such threats, is a key qualification for this position.

2. Understanding and Enabling Advanced Technology. There has been an incredible shift in the dynamic underlying the advancement of technologies that support our national security. Prior to a decade ago, the military establishment was the undisputed leader in developing advanced technologies, and the commercial sector lagged. Now, that "leader-follower" dynamic has flipped and the vast commercial investments in technologies of a "dual-use" nature, by and large, are far outstripping government investments. This requires Commerce's Bureau of Industry and Security, which has jurisdiction over dual-use exports, to retain an understanding of the national security implications of commercial technology. The statistics, 66% increases in dual-use exports – and concurrent enforcement actions – reflect this trend. I have spent a career working in this dynamic and believe it is among my strongest attributes to bring to the role to which I have been nominated.

As an industry executive, key to my responsibilities was the shepherding of government and industry funded technology development from inception to deployment. As leader of my company's homeland security initiative in the wake of 9/11, the role shifted to transferring technology from the defense realm to civil applications. Finally, as a company strategist, my goal was to apply these technologies to the commercial world. These qualities are particularly relevant to the challenges facing BIS today.

3. Management Through Leadership. Operating successfully within any large, complex human institution, including and especially a federal agency like BIS, requires management skills. I have been fortunate, after decades of experience in the corporate, government, and academic sector, to attain these skills through training and trial. While I have had the opportunity to learn from incredible leaders, I have also learned from poor ones. Every management experience – whether triumphant or tragic – has been for me a formative part of the leadership traits I will bring to the Department. The areas where I have honed these skills – business, government, and academia, are all different and challenging in their own way. Knowing these differences and applying these skills appropriately sets leaders apart from managers, and is best learned experientially. This is exactly what I will bring to the Department.

PREPARED STATEMENT OF ELIZABETH ERIN WALSH

TO BE ASSISTANT SECRETARY FOR GLOBAL MARKETS AND DIRECTOR GENERAL OF THE
UNITED STATES AND FOREIGN COMMERCIAL SERVICES, DEPARTMENT OF COMMERCE

JULY 18, 2017

Thank you Chairman Crapo, Ranking Member Senator Brown, Members of the Banking Committee. I am grateful for the opportunity to appear before you today. I am very honored to be here as the President Trump's nominee for Assistant Secretary for Global Markets and D.G. for the U.S. and Foreign Commercial Service.

And I am so honored to have my family with me on this special day. If you don't mind, I would like to take a moment to introduce them. My mother, June and my father Michael a retired attorney—they both served in the Reagan and Bush administrations. My sister Molly, currently serving at the Department of Defense and my beloved sister Anne. While my parents met in Washington, we grew up in Portland Oregon.

I bring to this nomination over 30 years of public and private sector experience. During this time, I have built a strong track record in four key areas: *Strategy and Program Development* for market entry/expansion, political and/or policy advancement; *Design-Build Scalable Models* to promote products or programs regionally or globally; *Complex Negotiations*; and *Public-Private Partnership Creation* at local, national and international levels. I have extensive knowledge of foreign affairs in Asia, Middle East, and Africa and have traveled or worked in 100 countries.

I earned my undergraduate work at Georgetown University and started as an intern for 3 years at the White House before landing a full-time position in the Office of Political Affairs. I also worked at the Department of Energy, and from there had the opportunity to join the U.S. Department of State and serve as the Deputy Manager and then acting Manager of Blair House, the President's guest house. During my tenure there, we hosted over 60 heads of State and Governments. I was then asked by Ambassador Thomas Pickering to come to the U.S. Mission to the U.N. and serve as Chief of Protocol. It was an incredible 5 years in the world's largest diplomatic community. But starting in 1992 I started to see cables come across my desk that seemed unimaginable. Particularly after witnessing the revolutionary fall of the Berlin wall in 1989 and the euphoria that came with it. These cables referred to the conflict in Bosnia. As I continued to read the news and the cables I felt I had to go to see for myself. I resigned my position at USUN to join UNICEF as head of emergency operations in Tuzla during in 1994. I later left Bosnia to attend graduate school at the London School of Economics and then returned to Sarajevo to work with the U.N. as an Economic and Political Affairs Officer. In preparing for post war conflict operations, there was an enormous gap in the lack of focus on economic development and investment. Over 20 years later, we can see the outcome and results today. No economic development, high unemployment and the presence of ISIS in Europe.

After returning from Bosnia, I came home and wrote a proposal focused on Education, Technology and job creation and got an offer from Cisco. The firm provided a platform allowing me to build a strong partnership organization to bring the Cisco Networking Academy Program to 90 countries, in Africa, Asia Pacific, central America and included 41 of the Least Developed Countries in the world. In the late 1990s we began to strong Chinese investment in these areas. Times were changing and so was the playing field.

After several years in the private sector, I returned to the State Department in 2005 to serve as Senior Advisor in the Bureau of Near Eastern Affairs. I was recruited to formulate and execute a strategic plan to advance U.S. policy interests, strengthen alliances and establish and/or expand programs focused on women across 16 countries in the Middle East and North Africa. I also served on the U.S.-Saudi Arabia Strategic Dialogue, Human Development Working Group.

I was then hired by Goldman Sachs to lead the firm's philanthropic activities in Asia Pacific. I developed a long-term strategic platform in Asia, seeking to foster economic growth and opportunity, through investment in the community, public engagement and partnership building. I incorporated global Goldman Sachs Foundation programs and *Goldman Sachs Gives*, and created a portfolio of multi-year, regional and country specific programs aligned with the firms focus and the economic/development goals of 11 countries where investments had been made. Major programs included: Goldman Sachs *10,000 Women* Initiative (40 percent of women from Asia); China Breast Cancer Initiative.

From what I have seen first-hand the role that the private sector can play in facilitating and enhancing America's prominence abroad and in advancing U.S. values.

I know the critical role the U.S. Government plays in leveling the playing field to ensure U.S. companies can compete abroad, and to ensure that our foreign competitors abide by their commitments and play by the same rules.

I have also seen what happens when U.S. policy is not carried out or implement in a way that facilitates business.

I am passionate about the mission of the Department of Commerce and can think of nothing more meaningful or impactful than creating jobs through promoting U.S. exports or attracting foreign direct investment into the United States. In addition, I believe the direction that Secretary Ross is taking to ensure we have fair and reciprocal trade with our partners will ensure America's continued growth and vitality.

I am deeply grateful to President Trump and Secretary Ross for their leadership. I am honored to be nominated by the President and am grateful to the Secretary for his confidence and support.

In the past couple of weeks, I have had the opportunity to meet with a number of the dedicated civil servants and foreign commercial officers who constitute the leadership of the International Trade Administration's Global Markets, and the U.S. Foreign Commercial Service, and I find in them a kindred spirit, one that is driven to help American companies succeed. Because they share my belief that there is nothing more meaningful or powerful than helping to create jobs that put people to work. Trade, exports and FDI are a powerful engine for economic growth. With 95 percent of the world's population outside of the United States and more than 1 in 5 American jobs supported by trade, the Office of Global Markets has a critical role to play. Last year alone, for every \$1 appropriated to Global Markets, an estimated \$192 was returned to the American economy in the form of increased exports and foreign direct investments for a total impact of \$62.2 billion, which supported approximately 300,000 U.S. jobs.

If confirmed I look forward to having the opportunity to lead this organization, and will bring to it my global experience and business background as well as my knowledge of how to leverage Government resources to ensure its efficiency and effectiveness. Thank you for your time today and for your consideration of my nomination.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name:

Walsh

Elizabeth

Erin

Position to which nominated: Assistant Secretary for Global Markets and Director General of the
US and Foreign Commercial Service

Date of nomination: June 6, 2017

Date of birth: 12/18/1961

Place of birth: Portland, Oregon, USA

Marital Status: Single

Full name of spouse:

Name and ages of children:

Education:	Institution	Dates attended	Degrees received	Dates of degrees
	London School of Economics and Political Science	9/1994-5/1995	Masters of Science	9/1995
	Georgetown University	8/1980-5/1983	Bachelor of Arts	5/1983
	University of Southern California	9/1979-5/1980	one year	

**Honors
and awards:**

List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.

Memberships: List below all memberships and offices held in professional, fraternal, business, scholarly, civic, charitable and other organizations.

Organization	Office held (if any)	Dates
Council on Foreign Relations		Since 2015
King Hussein Cancer Foundation, USA		Since 2010
Sulgrave Club, Washington, DC		Since 2007

Employment record: List below all positions held since college, including the title or description of job, name of employment, location of work, and inclusive dates of employment.

U.S. Department of Commerce, Washington, DC (6/17-present)
Senior Advisor, Office of the Secretary

The White House, Washington, DC (1/17-6/17)
Special Assistant to the President and Associate Director for Presidential Personnel, Foreign Affairs

Trump for America Inc., Washington, DC
Co-lead of the State Department transition and landing team (11/16-1/17)

Donald J. Trump for President, Inc., Washington, DC
Lead for the State Department (8/16-11/16)

Goldman Sachs, Washington, Beijing, Hong Kong, China
Executive Director, Head of the Office of Corporate Engagement, Asia Pacific (5/10-5/15)
 Led the firm's philanthropic activities in Asia Pacific. Developed a long-term strategic platform in Asia, seeking to foster economic growth and opportunity, through investment in the community, public engagement and partnership building.

U.S. Department of State, Washington, DC
Senior Advisor, Bureau of Near Eastern Affairs (5/05-5/08)
 Recruited to formulate and execute a strategic plan to advance US policy interests, strengthen alliances and establish and/or expand programs focused on women across 16 countries in the Middle East and North Africa.

Cisco Systems, Inc., Washington, DC and San Jose, CA
Senior Manager, International Strategies and Partnerships, Corporate Affairs (8/98-4/05)
 Built a multi-million dollar public-private partnership organization at Cisco. Brought together strategic partners to deliver the Cisco Networking Academy Program to 90 developing and emerging market countries around the globe. Produced a program that successfully fused multi-stakeholder interests, integrated sound business practices and promoted pro-competitive policies and regulatory reform.

United Nations Mission, Sarajevo, Bosnia-Herzegovina
Economic and Political Affairs Officer (11/95-10/96)
 Economic advisor to Chief of UN Civil Affairs.

UNICEF, Tuzla, Bosnia-Herzegovina

Head of Office (4/94-9/94)

Directed UNICEF's emergency operations in the Tuzla region.

United States Mission to the United Nations, New York, NYChief of Protocol (4/89-4/94)

Directed and managed an effective Protocol Affairs program based on US Foreign policy objectives. Organized a program which fostered positive relations with the other 184 member states of the UN.

U.S. Department of State, Washington, DC

Deputy to the Assistant Chief of Protocol for Ceremonials (6/88-4/89)

Blair House, the President's Guest House, Washington, DC

Assistant Manager and Acting Manager (9/85-6/88)

U.S. Department of Energy, Washington, DC

Legislative Affairs Specialist (2/85-8/85)

Presidential Inaugural Committee, Washington, DC

Assistant to the Director of Events and Inaugural balls (12/84-2/85)

Reagan-Bush '84, Washington, DC

Administrative Assistant to the Campaign Director (10/83-11/84)

The White House, Washington, DC

Staff Assistant – Office of Political Affairs (4/83-10/83)

Government

experience: List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or positions.

U.S. Department of Commerce, Washington, DC (6/17-present)

Senior Advisor, Office of the Secretary

The White House, Washington, DC (1/17-6/17)

Special Assistant to the President and Associate Director for Presidential Personnel, Foreign Affairs

Trump for America Inc., Washington, DC

Co-lead of the State Department transition and landing team (11/16-1/17)

Donald J. Trump for President, Inc., Washington, DC

Lead for the State Department (8/16-11/16)

U.S. Department of State, Washington, DC

Senior Advisor, Bureau of Near Eastern Affairs (5/05-5/08)

Recruited to formulate and execute a strategic plan to advance US policy interests, strengthen alliances and establish and/or expand programs focused on women across 16 countries in the Middle East and North Africa.

United States Mission to the United Nations, New York, NYChief of Protocol (4/89-4/94)

Directed and managed an effective Protocol Affairs program based on US Foreign policy objectives. Organized a program which fostered positive relations with the other 184 member states of the UN.

US Department of State, Washington, DC

Deputy to the Assistant Chief of Protocol for Ceremonials (6/88-4/89)

Blair House, the President's Guest House, Washington, DC

Assistant Manager and Acting Manager (9/85-6/88)

US Department of Energy, Washington, DC
Legislative Affairs Specialist (2/85-8/85)

Presidential Inaugural Committee, Washington, DC
Assistant to the Director of Events and Inaugural balls (12/84-2/85)

Reagan-Bush '84, Washington, DC
Administrative Assistant to the Campaign Director (10/83-11/84)

The White House, Washington, DC
Staff Assistant – Office of Political Affairs (4/83-10/83)

Published

Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.
 None

Political

Affiliations

and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

Donald J. Trump for President, Inc., Washington, DC
Full time volunteer, Lead for the State Department (8/16-11/16)

Political

Contributions: Itemize all political contributions of \$500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

\$ 500	2008	John McCain
\$1,000	2012	Romney Victory, Inc.
\$1,000	2012	Romney/Ryan
\$1,000	2015	Right to Rise PAC

Qualifications: State fully your qualifications to serve in the position to which you have been named.
 I have extensive professional experience running operations of large international firms, having worked for five years as Vice President and Head of the Office of Corporate Engagement for Asia Pacific for Goldman Sachs and seven years at Cisco as Senior Manager of International Strategies and Partnerships. I have also served more than twelve years in the US Government at the White House, State Department and Department of Energy as well as at the United Nations. I have developed major programs in more than one hundred countries across the globe, managed budgets of over \$80m and, managed globally dispersed, culturally diverse teams. Working and living overseas has given me insight into the challenges that American companies face in exporting their products to global markets. I understand the requirement that the United States maintain a strong diplomatic presence in the markets in which American businesses operate.

Future employment

relationships:

1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate.

Yes

2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization.

No

3. Has anybody made you a commitment to a job after you leave government?

No

4. Do you expect to serve the full term for which you have been appointed?

Yes

Potential conflicts

of interest:

1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

None with respect to business associates, clients or customers. However, information about my retirement accounts is included on the public financial disclosure report I filed and to which I understand you have access.

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated. In connection with the nomination process, I have consulted with the Office of Government Ethics and Department of Commerce agency ethics officials to identify any potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement. I understand that my ethics agreement has been provided to the Committee. I am not aware of any potential conflict of interest other than those that are the subject of my ethics agreement.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.

None

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

None

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement. I understand that my ethics agreement has been provided to the Committee. I am not aware of any potential conflict of interest other than those that are the subject of my ethics agreement.

**Civil, criminal and
investigatory
actions:**

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

None

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

None

PREPARED STATEMENT OF CHRISTOPHER CAMPBELL

TO BE ASSISTANT SECRETARY FOR FINANCIAL INSTITUTIONS, DEPARTMENT OF THE
TREASURY

JULY 18, 2017

Chairman Crapo, Ranking Member Brown, and distinguished Members of the Senate Banking Committee, thank you for the opportunity to appear before you today and for considering my nomination to be Assistant Secretary of the Treasury for Financial Institutions. I am deeply honored and humbled to have been selected for this position and am grateful to President Trump and Secretary Mnuchin for this opportunity to continue my career in public service in a different venue.

Before I get too far into my statement, I do want to recognize the members of my family who are in attendance today. With me today are my sister Michelle, my brother-in-law Richard, my brother Eric and my sister Catherine. I also want to acknowledge my two other siblings that could not make it here today, my brothers Scot and Marc. My mother also would surely like to be here today, however she is too ill to travel. But, I know she is watching from home. While my father passed away a few short years ago, I know that he would have been proud to sit in today's audience as well. I also want to acknowledge the many friends, colleagues, and former colleagues who are here, many of whom have flown in for the occasion.

I want to thank every one of them for being here and for their love and support. One does not receive opportunities like this without years of help from many, many people, and that is certainly the case for me.

I come from the humblest of beginnings. I lived most of my childhood in poverty, really never thinking that I would be afforded the opportunities that have been presented to me over the last two decades.

The first great opportunity that came my way was the chance to join Senator Orrin Hatch's campaign for President as the National Field Director. I think Senator Hatch would agree that, after that initial experience in politics and public service, there was nowhere to go but up.

Despite the results of that particular campaign, the Senator asked me to run his 2000 Senate reelection campaign. This was, to say the least, a lot of responsibility for a relatively inexperienced kid, but, thankfully, the campaign was a huge success and I have worked with Senator Hatch in a variety of capacities since that election, most recently as Staff Director for the Senate Finance Committee.

I am, of course, grateful to Senator Hatch for his support and encouragement over these many years. He has been a mentor to me and I certainly would not be here if not for his skillful tutoring.

During my time in the Senate, I have worked very hard to cultivate a reputation for three things.

First and foremost, I have sought to be known as an effective advocate and strategist for achieving the goals of my employer, whether it is the Senator or the Committee.

Second, I have worked to be known as one who prefers and effectively facilitates bipartisan cooperation. Throughout my career, I have begun every effort with the presumption that a bipartisan result would be preferable and more enduring than a partisan one, and have worked to achieve those types of outcomes.

Finally, I have endeavored to build a reputation for being a good manager and leader. On the Finance Committee, Chairman Hatch and I have put together an effective and professional staff. Leading this team has been one of my proudest professional achievements.

Our committee has the broadest jurisdiction of any in Congress, encompassing every page and word of the tax code, all major Federal health programs, huge portions of the social safety net, including Social Security, and our Nation's trade policy. Overseeing the Republican efforts on the committee has required not only policy knowledge and experience, but also the ability to manage different people with varying skillsets and expertise.

And, I believe we've been successful. In the last Congress alone, the Finance Committee reported a record number of bills—several dozen in fact—all of them bipartisan. And, the vast majority of those bills were eventually signed into law.

I can't take credit for everything the Finance Committee has accomplished while I've been there. The credit belongs to Chairman Hatch, Ranking Member Wyden, and Senator Baucus, who was chairman when I first started there, and all of the Members on both sides of the dais.

But, once again, during my time on the committee—and throughout all my time in the Senate—I have sought to leave a mark and build a reputation for being an effective advocate, a bipartisan facilitator, and a strong leader.

Chairman Crapo, Ranking Member Brown, I have had the privilege to work closely with both of you, as well as with many other Members of this Committee. As you consider my nomination, my hope is that my efforts to build that kind of reputation have been successful and that I have displayed to you those types of characteristics.

The Assistant Secretary of the Treasury for Financial Institutions is responsible for leading Treasury's efforts to monitor and regulate our Nation's banks and securities markets and to ensure our financial sector is resilient in times of crisis. In addition, it is responsible for coordinating, among other things, Treasury's work on financial education, consumer protection, community development, affordable housing, and cybersecurity.

In other words, the position has a broad focus, dealing with our largest banks and investment companies as well as small community organizations. This is not unlike the broad jurisdiction of the Senate Finance Committee. Successful leadership from this position will require great management skills and the help of the talented career staff at the department. In addition, it will require the ability to balance what are, at times, competing interests of financial institutions—large and small—their customers and practices, and the American taxpayers. I believe that my experience has prepared me well for this position.

I think it's safe to say that few, if any, nominees considered by this Committee have ever been more cognizant of the need for cooperation between Congress and agencies in the executive branch. If confirmed, I will look forward to working with the Members of this Committee to ensure safety and soundness of financial institutions and practices, fairness, and avenues through which the financial sector works to facilitate economic growth and opportunities for all Americans.

Distinguished Members of the Committee, thank you for consideration of my nomination and I look forward to answering your questions.

Name and ages of children: None

Santa Barbara City College 1993
Mount San Jacinto City College 1994
Brigham Young University 1995-6
University of California, Santa Barbara 1996-8 (BA)
Thunderbird School of Global Management 2005-6 (MBA)

None

None

Employer: United States Senator Orrin G. Hatch
Title: Legislative Director
Description of Job: Responsible for coordinating and managing the Senator's entire legislative agenda

Location: Washington, DC
Dates: 2006 - 2010

Employer: Chris Campbell Business Consultant
Title: Sole Proprietor

Description of Job: Responsible for business development, providing strategic consulting services, and managing projects for a variety of clients

Location: Phoenix, AZ & Arlington, VA
Dates: 2004 - 2006

Employer: United States Senate Committee on the Judiciary & Senate Committee on Finance
Title: Professional Staff & Staff Director, International Trade Subcommittee

Description of Job: Responsible for providing legislative advice and counsel to Chairman Orrin G. Hatch.
Location: Washington, DC
Dates: 2000 - 2004

Employer: Orrin Hatch for U.S. Senate
Title: Campaign Director

Description of Job: Managed a staff and accountable for the design and implementation of successful political and public relations strategies

Location: Salt Lake City, UT
Dates: 2000 — 2000

Employer: Orrin Hatch for President

Title: National Field Director

Description of Job: Responsible for promoting Senator Hatch's political message across the country

Location: Nationwide
Dates: 1999 - 2000

Employer: Chris Campbell Business Consultant

Title: Sole Proprietor

Description of Job: Provided national and international business/political consulting

Location: Long Beach, CA
Dates: 1998 - 2000

Government

experience: List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or positions.

See employment list

Published

Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.

None

Political

Affiliations

and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

See employment list

Political

Contributions: Itemize all political contributions of \$500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

None

Qualifications: State fully your qualifications to serve in the position to which you have been named. (attach sheet)

My service with and for Chairman Hatch on international trade and matters involving the U.S. economy, as well as the economies of the countries with whom we do business, will serve me well, if I am confirmed. In addition, my experiences successfully negotiating many bipartisan pieces of legislation that later became law have given me the necessary foundation on which to build upon and have successful outcomes. If I am confirmed, I expect this foundation to support me as I enter into and conclude delicate and high pressure negotiations between the Executive and Legislative branches of the federal government. I also expect that, if confirmed, this foundation will allow me to navigate within an Executive Branch organization, like the one I will find at the Department of Treasury.

Future employment

relationships: 1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate.

Yes. But, if I am confirmed, and due to the nature of the position I will occupy, I will remain in contact with the members of the relevant committees of the House and Senate as issues warrant

2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization.

No.

3. Has anybody made you a commitment to a job after you leave government?

No

4. Do you expect to serve the full term for which you have been appointed?

Yes.

**Potential conflicts
of interest:**

1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

None

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated.

None

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.

None

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

None

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

N/A

**Civil, criminal and
investigatory
actions:**

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

None

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

None

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR BROWN
FROM PAUL COMPTON**

Q.1. There is broad agreement in the courts that the Federal Fair Housing Act applies to discriminatory practices of homeowners' insurers. In the more than 20 years since the Fair Housing Act was amended and HUD issued interpretive regulations, every court to consider the issue has held that the Fair Housing Act prohibits acts of discrimination by homeowners' insurers. Specifically, courts have found that the discriminatory practices of homeowners' insurers violate 42 U.S.C. § 3604(a), (b) and § 3605.

Courts have found that because the ability to obtain insurance is inexorably linked to the ability to obtain housing—*i.e.*, adequate insurance is necessary to own or rent housing—insurance discrimination violates the “otherwise make unavailable or deny” provision of section 3604(a).

Given the strong case law concerning the applicability of the Fair Housing Act to the insurance industry, what is your position on HUD's Discriminatory Effects rule and its applicability to the insurance industry?

A.1. If confirmed, I would be responsible for the Department's enforcement and litigation involving the Discriminatory Effects rule. As I have been informed by HUD staff that there is currently pending litigation, it would be inappropriate for me to comment on this matter.

Q.2. Do you support HUD's Affirmatively Furthering Fair Housing (AFFH) rule, and will you commit to implementing it?

A.2. Based on my reading and understanding of it, and without the benefit of any discussions with HUD personnel, the AFFH rule seeks to integrate communities by requiring States, municipalities, public housing authorities and every other key recipient of HUD funding to develop a plan to move affordable housing resources into areas deemed to have a higher quality of life or otherwise bring other resources into lower income or more segregated areas.

The AFFH rule appears to be closely linked to disparate impact analysis, though it in principal part predates the Supreme Court's guidance in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.* The AFFH rule appears to presume that geographic units that are not reflective of the broader community's make up, in terms of protected classes of persons under the FHA, are indicative of violations of the FHA's admonition to HUD to “affirmatively further the policies of the FHA”. This would require the funding recipients in these areas to take the actions that HUD has approved in the recipient's plan to change this situation.

The AFFH rule, which does not set forth objective standards but instead sets forth a planning process with HUD data and discretionary approval authority, likely requires localities receiving HUD funding to change their own policies, ordinances and local funding priorities in order to achieve the purposes the goals set forth in their plan once it has been approved by HUD.

The Supreme Court in its *Inclusive Communities* opinion has given HUD a roadmap for use of disparate impact analysis under the Fair Housing Act. Statistics, without more, are not enough. The

Court has called for findings of robust causality. Disparate impact data can be a powerful tool in identifying discriminatory intent but, as with all tools, should be used in appropriate circumstances.

If I am fortunate enough to be confirmed, I believe that implementation of the AFFH rule will need to reflect the interpretation of the Fair Housing Act by the Supreme Court in *Inclusive Communities*, be mindful of principles of federalism and not place undue bureaucratic burdens on local municipalities and public housing authorities, among others. We will have to see the results of implementation of the current regulation in order to better evaluate the policy. Fair housing should, in my mind, be about ensuring individual rights.

**RESPONSE TO WRITTEN QUESTION OF SENATOR SHELBY
FROM PAUL COMPTON**

Q.1. Mr. Compton, you have practiced housing law for almost 30 years. With that experience, you surely understand many aspects of the housing industry.

If confirmed, what actions will you take at HUD to increase the efficiency and productivity of the Office of the General Counsel?

A.1. If I am fortunate enough to be confirmed, I will seek to ensure that headquarters and regional office OGC staff communicate clearly and frequently to ensure that HUD's laws and regulations are interpreted and enforced consistently and effectively.

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR REED FROM
PAUL COMPTON**

Q.1. The Office of General Counsel is responsible for working with senior policy officials and staff to develop and draft the Department's legislation and major regulations, notices of policy statements, and other key notices of the Department. How do you intend to work with senior leadership and across program areas to design and implement legislative and regulatory changes, and what changes will you prioritize during your tenure at HUD? Further, what changes if any do you intend to make to HUD's fair housing, LGBT, and Lead Paint regulations? How might the Presidential Executive Order on Reducing Regulation and Controlling Regulatory Costs impact your ability to execute this agenda?

A.1. If I am fortunate enough to be confirmed, I will work collaboratively with the program offices to ensure that implementation of legislative and regulatory changes is completed expeditiously and within the bounds of the law. If confirmed as the General Counsel, I would apprise the appropriate program offices on the Office of General Counsel's assessment of the legality of any proposed changes to HUD programs, including, but not limited to, fair housing, LGBTQ and Lead Paint regulations. It is my understanding that HUD has established a taskforce to review regulations and I look forward to understanding, and constructively participating in, streamlining burdensome regulations to help HUD better achieve its important mission.

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR MENENDEZ
FROM PAUL COMPTON**

Q.1. In 2013, you told the *Weekly Standard* regarding HUD's AFFH efforts, "It's a real shift in emphasis from ensuring that the private sector and participants in Federal programs don't unlawfully discriminate to defining the existence of racially and ethnically 'segregated' neighborhoods to be in themselves a violation of fair housing."¹ Keeping in mind that you affirmed to the Committee during your nomination hearing that you intend to implement the AFFH rule, could you please explain what you meant in your comments to the *Weekly Standard* in 2013?

A.1. As the AFFH rule was in the process of being promulgated, I was one of a number of persons a journalist asked to comment on it. As I read and understood the promulgating release at the time, without the benefit of any discussions with HUD personnel, the AFFH rule sought to integrate communities by requiring States, municipalities, public housing authorities and every other key recipient of HUD funding to develop a plan to move affordable housing resources into areas deemed to have a higher quality of life or otherwise bring other resources into lower income or more segregated areas.

The AFFH rule appears to be closely linked to disparate impact analysis, though it in principal part predates the Supreme Court's guidance in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.* The AFFH rule appears to presume that geographic units that are not reflective of the broader community's make up, in terms of protected classes of persons under the FHA, are indicative of violations of the FHA's admonition to HUD to "affirmatively further the policies of the FHA." This would require the funding recipients in these areas to take the actions that HUD has approved in the recipient's plan to change this situation.

The AFFH rule, which does not set forth objective standards but instead sets forth a planning process with HUD data and discretionary approval authority, likely requires localities receiving HUD funding to change their own policies, ordinances, and local funding priorities in order to achieve the purposes the goals set forth in their plan once it has been approved by HUD.

The Supreme Court in its *Inclusive Communities* opinion has given HUD a roadmap for use of disparate impact analysis under the Fair Housing Act. Statistics, without more, are not enough. The Court has called for findings of robust causality. Disparate impact data can be a powerful tool in identifying discriminatory intent but, as with all tools, should be used in appropriate circumstances.

If I am fortunate enough to be confirmed, I believe that implementation of the AFFH rule will need to reflect the interpretation of the Fair Housing Act by the Supreme Court in *Inclusive Communities*, be mindful of principles of federalism and not place undue bureaucratic burdens on local municipalities and public housing authorities, among others. We will have to see the results of implementation of the current regulation in order to better evaluate the

¹<http://www.weeklystandard.com/huds-power-grab/article/759151>.

policy. Fair housing should, in my mind, be about ensuring individual rights.

Q.2. In the 114th Congress, I introduced the Senate version of the Housing Opportunity Through Modernization Act (HOTMA). The legislation was passed unanimously in both the House and Senate, and it was signed into law on July 29, 2016. HUD has begun the process of implementing some of the provisions, but many rulemakings remain outstanding. As General Counsel, you will play an important role in the rulemaking process. What will you do to prioritize rulemakings mandated by HOTMA?

A.2. HOTMA enacted several important reforms for HUD, including streamlining and burden-reducing changes to the Section 8 and Public Housing programs, creating a special assistant for veterans affairs in the Office of the Secretary, and updating the distribution formula for the Housing Opportunities for Persons with AIDS (HOPWA) program. HUD has already implemented some of these provisions where permitted by notice, which included receiving public comment on that implementation. This public comment will inform future rulemaking efforts.

Senator, I will remain mindful of your interest in this and the broad congressional support for this legislative initiative.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR BROWN FROM ANNA MARIA FARIAS

Q.1. There is broad agreement in the courts that the Federal Fair Housing Act applies to discriminatory practices of homeowners' insurers. In the more than 20 years since the Fair Housing Act was amended and HUD issued interpretive regulations, every court to consider the issue has held that the Fair Housing Act prohibits acts of discrimination by homeowners' insurers. Specifically, courts have found that the discriminatory practices of homeowners' insurers violate 42 U.S.C. § 3604(a), (b) and § 3605.

Courts have found that because the ability to obtain insurance is inexorably linked to the ability to obtain housing—*i.e.*, adequate insurance is necessary to own or rent housing—insurance discrimination violates the “otherwise make unavailable or deny” provision of section 3604(a).

Given the strong case law concerning the applicability of the Fair Housing Act to the insurance industry, what is your position on HUD's Discriminatory Effects rule and its applicability to the insurance industry?

A.1. My understanding is that there is pending litigation, to which HUD is a party, concerning this matter. As such, it would be inappropriate for me to comment until those cases are resolved.

Q.2. There are approximately 495 full-time employees at HUD's office of Fair Housing and Equal Opportunity, the lowest staffing level since 1989. According to the President's budget request, HUD would receive \$2.2 million less for salaries and expenses for FY 18. In 2008, the bipartisan National Commission on Fair Housing and Equal Opportunity led by former HUD Secretaries Jack Kemp and Henry Cisneros recommended that FHEO needed at least 750 FTEs for the fair housing office. This work includes reviewing and

investigating complaints of sexual harassment by landlords, explicit preferences landlords make saying no children are allowed in an apartment, and other forms of housing discrimination no one should ever have to experience.

As FHEO Assistant Secretary, what would you do to increase FHEO staffing to address fair housing enforcement and education, or meet the existing investigation, policy, and technical assistance requirements of the office?

A.2. I support the Secretary's plan for reforming Government, which calls on us to find efficiencies to maximize the impact of our staff. The dedicated employees in FHEO may be better aided in their enforcement, education and compliance work through improved technology or skills enhancement. If confirmed as Assistant Secretary, one of the first things I will do is look at FHEO's processes and procedures to ensure we are getting the most value out of our spending. I will look at how roles and responsibilities are organized to ensure they are aligned to achieve maximum benefit. I will also ensure employees that underperform are held accountable. Finally, I will talk to the employees of HUD, who, no doubt, have many ideas for improving the Department's operations.

The mission of the Office of FHEO is critical to the Department and the country, and, if confirmed as Assistant Secretary, I will do everything I can to ensure it has the resources it needs and that those resources are used to maximum effect.

**RESPONSE TO WRITTEN QUESTION OF SENATOR REED FROM
ANNA MARIA FARIAS**

Q.1. According to HUD's website, "the Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability, and the presence of children"—also colloquially known as the Fair Housing Act's protected classes. If confirmed, will you treat each of the protected classes equally in vigorously enforcing the Fair Housing Act?

A.1. Senator, you have my commitment that, if confirmed, I will vigorously enforce the Fair Housing Act and always treat each of the protected classes equally.

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR MENENDEZ
FROM ANNA MARIA FARIAS**

Q.1. HUD's Office of Fair Housing and Equal Opportunity has a critical role to play in disaster recovery funding. In New Jersey after Superstorm Sandy, it wasn't just homeowners impacted by the storm. Renters, a higher-share of whom are African Americans and Latinos, were subjected to long waiting lists, lengthy delays, and denial of assistance without ever finding out why. Complicating matters, there were reports that the State's Spanish language website contained incorrect instructions and wasn't corrected until it was too late to apply. We also saw reports of disproportionately higher rejection rates for African Americans and Latinos. Even if there was no intentional discrimination, a disparate impact

is still cause for significant concern. What will be your approach to investigating such claims should they arise in the future, and how will you ensure fair and equitable treatment in disaster recovery funding for all individuals?

A.1. Based on HUD's experience during Superstorm Sandy, we know we must be especially alert to any differences in services provided to people, based on race or national origin. At the first mention of such allegations, I will investigate and take steps to make sure everyone is treated fairly. This includes making sure recipients of HUD funds provide the same information to all persons about their rights and the relief available. In communities where significant populations speak languages other than English, like Spanish, we will make sure recipients provide all the same information in those languages (on websites and in other forms), so they can timely benefit from all the same services and relief. The primary goal is to prevent such problems from occurring in the first place. As Assistant Secretary, I would do all I can to provide guidance, technical assistance, and best practices so that when governments are reacting to a disaster they can easily comply with the law.

Q.2. HUD's Office of Fair Housing and Equal Opportunity is responsible for enforcing fair housing laws and ensuring fair access to housing for all Americans. For many new Americans and others for whom English is not their first language, fair access to housing includes having resources and translations available to them that are clear, consistent, and accurate, as well as protection from discriminatory housing decisions based solely on their limited English language abilities.

- Can you describe what your approach would be at HUD regarding limited English proficiency access?
- Can I have your commitment to make this a priority if you are confirmed?

A.2. Over 25 million people in the United States, approximately 9 percent of the overall population, are limited in their English proficiency. Title VI of the Civil Rights Act of 1964 and Executive Order 13166 require that Federal agencies ensure that people with limited English proficiency (LEP) have meaningful access to programs that receive HUD funding. The responsibility for ensuring the Department and its recipients comply with that important civil rights responsibility falls to the Office of Fair Housing and Equal Opportunity. If confirmed as Assistant Secretary, I would review the language access services presently available in the Department and engage in extensive outreach to make sure all populations know how to utilize the services HUD provides.

Q.3. In September, HUD issued new guidance on protections under the Fair Housing Act for people with limited English proficiency. As explained in the guidance, housing providers are prohibited from using limited English proficiency selectively or as an excuse for intentional housing discrimination. In addition, the guidance clarifies that landlords are prohibited from using limited English proficiency in a way that causes an unjustified discriminatory effect.

Do you agree with the contents of this guidance?

A.3. Yes, the Fair Housing Act protects individuals from discrimination based on their national origin. One common proxy for national origin discrimination is discrimination against persons based on their English proficiency. This discrimination is illegal regardless of the form—discriminatory treatment or discriminatory effect. If confirmed as Assistant Secretary for Fair Housing, I will follow this guidance to ensure all individuals are protected from discrimination.

Q.4. It is estimated that each year more than four million acts of discrimination occur in the rental housing market alone, but only a small fraction of these acts are reported.

Q.4.a. How will you ensure fair housing education, testing, and enforcement are priorities for HUD?

A.4.a. Even one family denied housing because of their race, color, religion, sex, national origin, disability, or familial status is too many. I believe it is imperative that the Department do a better job in educating housing providers about the Fair Housing Act in order to prevent discrimination and educate the public about their rights and the advocacy services available so they can get redress for their injuries if discrimination occurs.

But education is not enough. We must be prepared to vigorously enforce the law through our enforcement authorities at HUD. We must also support State and local enforcement by our State and local partners through the Fair Housing Assistance Program, and support the work, including testing, by the Fair Housing Initiatives Program organizations.

Q.4.b. How do you plan to operate and oversee fair housing programs to deliver capacity and resources to local governments, fair housing agencies, and other key stakeholders?

A.4.b. I see the work of FHEO as part of a three-pronged plan that supports fair housing in this country. First, there's HUD. Then, we are joined in this effort by our partners in the Fair Housing Initiatives Program, where nonprofits assist individuals informally and ensure that the general public and housing providers are educated about fair housing rights and responsibilities. Third, we have our State and local partners in the Fair Housing Assistance Program, who provide a local face for civil rights enforcement and investigate 80 percent of Fair Housing Act cases in the country.

For FY 2018, the funding the President requested for fair housing programs was equal to the amount provided by Congress for 2016 and 2017. This Administration is committed to upholding fair housing. If confirmed, I will continue that strong support for State and local governments and fair housing organizations.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR BROWN FROM NEAL RACKLEFF

Q.1. The mayors of small towns in Ohio say that CDBG grants are critical in improving their infrastructure and meeting their community and economic development goals.

Would you agree with their assessment that CDBG is an important tool in their efforts to ensure that small town America is not

left behind in our economy? How have you seen CDBG used to help small towns and rural areas in their community and economic development efforts?

A.1. In my experience, CDBG funding can be used to effectively improve infrastructure in meeting community and economic development goals.

In Texas, a great deal of the CDBG funding administered by the State is used to help small towns and rural areas improve infrastructure through projects such as road construction and improvement or expansion of water and sewer facilities.

Q.2. Mr. Rackleff, it is no secret that the President's FY 2018 budget would eliminate many of the programs that you would administer at CPD, if confirmed. That proposal was deeply disappointing. Many of my colleagues and I are working to make sure that does not happen.

Can you tell us how you used these programs in your housing and community development work in Houston?

A.2. In Houston, we used the CDBG grant funds we received effectively to promote community development, eliminate blight, repair and replace housing damaged from weather disasters and to provide public services and facilities to Houstonians in need. Nearly all the CDBG funding expended on housing did not come from traditional annual CDBG grants but rather from special congressional appropriations related to disasters.

The traditional CDBG funding the city of Houston received was reduced dramatically during my tenure. In 2011, Houston received \$35.8 million in CDBG funding—by 2015 that amount had dwindled to \$22.9 million—a 36 percent reduction.

Q.3. In recent months, HUD has withdrawn two Notices and removed from its website several resources intended to carry out its policies to ensure housing rights for LGBTQ individuals. This includes LGBTQ youth, who make up nearly 40 percent of all homeless youth. The withdrawn Notices were designed to 1) require HUD-participating housing providers to display information regarding the rights of LGBTQ individuals and 2) collect information necessary to evaluate the effectiveness of an LGBTQ youth homelessness demonstration program.

If confirmed, will you work to reinstate these notices and guidance? If not, why not?

A.3. Senator, I have not had the opportunity to examine this particular matter yet. As I stated during my confirmation hearing, in response to a question from Senator Cortez Masto, if confirmed, I pledge to look into this issue within my first 2 weeks.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR SHELBY FROM NEAL RACKLEFF

Q.1. Mr. Rackleff, your work in the city of Houston involved serving many families using HUD grants. Your new role at HUD will involve oversight of the Community Development Block Grant program.

Q.1.a. What is your experience with the Community Development Block Grant program in Houston?

A.1.a. In Houston, we used the CDBG grant funds we received effectively to promote community development, eliminate blight, repair and replace housing damaged from weather disasters and to provide public services and facilities to Houstonians in need. Nearly all the CDBG funding expended on housing did not come from traditional annual CDBG grants but rather from special congressional appropriations related to disasters.

The traditional CDBG funding the city received was reduced dramatically during my tenure. In 2011, Houston received \$35.8 million in CDBG funding. By 2015 that amount had dwindled to \$22.9 million—a 36 percent reduction.

Notable projects include development of a grocery store in a food desert and redevelopment of a vacant historic office building in downtown Houston, which is now a beautiful JW Marriott hotel. On that project, we made an approximately \$7 million loan to the hotel and were fully repaid with interest within about 2 years. We invested \$9.3 million total in these two projects, creating 278 jobs and leveraging a total investment of \$85.7 million.

Q.1.b. How did the program help you and the city of Houston?

A.1.b. The program enabled us to create jobs, redevelop historic and blighted properties and provide housing and infrastructure for Houstonians. Additionally, 16.77 percent of the nondisaster CDBG funding we received was used to provide public services, such as aid to the homeless and victims of domestic violence, and programs designed to improve job opportunities and assist at-risk youth to focus on their education. We also used the program to construct public facilities such as health clinics, food pantries and a charter school. Finally, we used the program to improve infrastructure to reduce risks of flooding in inner-city communities.

As mentioned in my hearing, should I be confirmed, I pledge to use whatever resources may be entrusted to me wisely and effectively.

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR REED FROM
NEAL RACKLEFF**

Q.1. In reviewing your nominations materials, I was pleased to read about your experience in using the Community Development Block Grant (CDBG) program, which President Trump has proposed zeroing out for FY 18. This would be a \$3 billion cut overall and a \$15.2 million cut for Rhode Island in 2018. Please describe your personal experience working with CDBG. In particular, I would like to learn more about how you used CDBG to overcome a food desert in Houston.

A.1. In Houston, we used the CDBG grant funds we received effectively to promote community development, eliminate blight, repair and replace housing damaged from weather disasters and to provide public services and facilities to Houstonians in need. Nearly all the CDBG funding expended on housing did not come from traditional annual CDBG grants but rather from special congressional appropriations related to disasters.

The traditional CDBG funding the city received was reduced dramatically during my tenure. In 2011, Houston received \$35.8

million in CDBG funding. By 2015 that amount had dwindled to \$22.9 million—a 36 percent reduction.

Regarding overcoming a food desert in Houston, we incentivized the development of a brand new grocery store in an area considered a food desert. Total development cost for the store was \$4.9 million. We provided a \$1.9 million CDBG grant to help make the project economically viable. The grocer was required to do the following: 1) create 25 full-time equivalent jobs; 2) properly maintain the store; and 3) include a specified amount of linear shelf space stocked with fresh fruits and vegetables and other nutritious groceries designed to ensure the store would be a grocery store rather than a convenience store. If the owner adhered to these requirements the grant would burn off at a rate of 10 percent annually, but if the conditions were violated then the balance of the grant would convert to a repayable loan with interest, amortized over 15 years. This “clawback” mechanism was instituted to ensure the city received the benefit of the incentive after it was provided to the owner.

Q.2. Also in your nominations materials, you made reference to a fair housing situation in Houston in which you helped negotiate a win-win solution. Could you please provide additional details?

A.2. When I became Director of the Department of Housing and Community Development, the city of Houston was struggling to comply with the terms of a previous Hurricane Ike CDBG–DR Round 1 grant. The single family component was behind schedule. We got it back on track and completed. Additionally, Houston was chosen to receive a Round 2 grant of an additional \$178 million. Fair Housing advocates had litigated against the State of Texas and with HUD regarding the disposition of these funds. They had a Conciliation Agreement with HUD and the State of Texas allowing them significant influence over how and where such funding could be spent. They threatened to sue the city of Houston if we did not comply with their desires to focus the \$178 million in areas they considered “high opportunity” rather than in inner-city neighborhoods that had concentrations of minority and low-income residents. I felt strongly that we should not turn our backs on the very inner-city communities HUD was created to strengthen. So, we were at a significant impasse. I was faced with a choice—litigate the matter—which could easily take 3 to 5 years, during which time none of the families we were entrusted with serving would receive any help, or instead try to find common ground and negotiate a solution allowing us to use the resources entrusted to us to help those we serve as quickly as possible.

I chose to negotiate. We brought the activists and grassroots housing proponents to the table and found common ground. We proposed that rather than moving families out of the neighborhoods they loved and away from their families, churches and other support groups and institutions, that we should focus our resources on two to three specific inner-city communities and rather than just doing housing in a vacuum, we would dedicate other resources to improve infrastructure and promote economic development. The advocates agreed with this approach. So, together we conducted a comprehensive planning, market and demographic analysis to

target communities where gentrification was likely. We wanted to use our resources to jumpstart revitalization of these areas but also ensure that high quality affordable homes would be in such neighborhoods to avoid displacement of lower-income families as the tide of gentrification swept over these historically underserved neighborhoods. We involved the community in choosing the areas to a degree never done before in Houston. We had 13 public meetings with over 500 unduplicated participants to refine our focus on the right communities. Then I went with the activists to the State of Texas officials responsible for the program and we received permission to proceed. Four out of five of the multi-family developments we proposed are under construction, and I believe all the single-family homes have been completed. In contrast, most of the other local governmental entities in the Houston area did not choose to bring the activists to the table and are still trying to work through issues that will allow them to eventually proceed with their desired projects.

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR MENENDEZ
FROM NEAL RACKLEFF**

Q.1. The President's FY 2018 budget request included the proposed elimination of the Community Development Block Grant program and the HOME Investment Partnership Program. When asked about these proposed eliminations during your nomination hearing, you confirmed that these programs demonstrated a measurable impact in Houston.

Q.1.a. If this budget were to be enacted in its current form, would it increase housing instability and homelessness?

A.1.a. If Congress funds HUD at the level proposed in the President's FY 2018 budget, it would take some time for HUD to spend down the existing unobligated budget authority. If Congress maintains this level of funding beyond the short term, these are concerns that will need to be monitored.

Q.1.b. Do you support the elimination of the Community Development Block Grant program as proposed in the budget? If you do support the budget, please explain what specific alternative funding mechanisms will be provided to States, cities, and localities to fill the void created by the elimination of the program.

A.1.b. I'll be the first to tell you that in Houston we saw the positive outcomes that occur when a city uses CDBG funds in an efficient and effective manner. But I also know that where we used CDBG wisely, many other localities do not. Instead, they use these precious dollars to plug budget holes. As the President's nominee, I of course support the Administration's proposed budget, which balances priorities across the Federal Government. If confirmed, I will bring my many years of experience as a housing practitioner who used CDBG funding to achieve successful outcomes in Houston to future internal budget deliberations.

Q.1.c. Do you support elimination of the HOME Investment Partnership program as proposed in the budget? If you do support the budget, please explain what specific alternative funding

mechanisms will be provided to States, cities, and localities to fund the creation of affordable housing for low-income households.

A.1.c. As I noted in the above answer, as the President's nominee, I support the Administration's proposed budget. HOME is a program with which I have extensive experience, and we had great success with it in Houston. I also know the program has been criticized for misuse of funds. And the prior Administration made reductions to HOME as well. As I stated at my confirmation hearing, if confirmed, I will faithfully administer any Federal funds with which I am entrusted by Congress. I also will work with the Congress, State and local governments, and private sector partners to identify mechanisms and means to support the development and preservation of affordable housing.

Q.2. The U.S. Interagency Council on Homelessness (USICH) is an independent agency tasked with coordinating the Federal response across 19 Federal member agencies to address homelessness. In 2010, USICH spearheaded the Federal Government's first comprehensive strategic plan to prevent and end homelessness. Since that time, there has been an overall reduction in nationwide homelessness by 14 percent, family homelessness by 23 percent, chronic homelessness by 27 percent, and veteran homelessness by 47 percent. The President's FY 2018 budget outline proposes to completely eliminate funding for the USICH.

Q.2.a. Do you support the elimination of the U.S. Interagency Council on Homelessness as proposed in the budget? If you do support the budget, please explain how States, cities, and localities will fill the void created by the elimination of this independent agency.

A.2.a. HUD is committed to working across agencies and State, local, and private partners to leverage other programs to end homelessness. One of the United States Interagency Council on Homelessness' biggest accomplishments was the promotion of inter-agency collaboration to combat homelessness. USICH helped pave the way for collaboration across agencies, and now such collaboration across agencies has become more common place and can continue without a distinct Council.

Q.2.b. CPD plays an important role in fighting homelessness by administering HUD's homeless assistance programs, which provide grants to aid State and community efforts to prevent and end homelessness. How would the elimination of the U.S. Interagency Council on Homelessness affect the progress made in ending homelessness?

A.2.b. As I stated above, I believe HUD is well positioned to continue collaborating with other departments and agencies to combat homelessness.

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR HEITKAMP
FROM NEAL RACKLEFF**

Q.1. HUD Budget: As the Assistant Secretary for Community Planning and Development, you will oversee many important programs that were eliminated in the Administration's FY 18 budget, including CDBG, the HOME program, and the Housing Trust

Fund. These programs are so important to North Dakota's communities. When the budget blueprint was first released earlier this year, I reached out to city and State officials in North Dakota to get a complete picture of where they used these funds and received an overwhelming response imploring me to speak up for these programs. As you know from working with CDBG in Texas, those funds alone are used for everything from dental centers for the disadvantaged to senior centers to affordable housing for families.

You maintained in your nomination hearing that you support the Administration's proposed elimination of these programs. While it is the job of Congress to determine the budget, are you prepared to be an advocate for these programs?

A.1. Senator, I can commit to you that whatever resources Congress sees fit to provide to HUD's Office of Community Planning and Development, I will utilize those resources wisely and effectively. Furthermore, if confirmed, I will bring my many years of experience as a housing practitioner who used CDBG funding to achieve successful outcomes in Houston to future internal budget deliberations.

Q.2. Transitional Housing: In recent years, HUD has strongly favored the "housing first" model—prioritizing rapid rehousing over transitional projects. While rapid rehousing can be effective for many cases of homelessness, transitional housing with built-in services like substance abuse counseling and job training still serves an important purpose for specific targeted groups, including victims of domestic violence, at-risk youth, individuals struggling with substance abuse (including opioids), and the recently incarcerated. As the head of CPD, you will oversee many of HUD's homelessness programs.

I appreciated that you mentioned transitional housing in the hearing and look forward to working with you to improve transitional housing policy should you be confirmed. Can you tell me more about your opinion on transitional housing as it fits into the arsenal of housing and intervention options for combating homelessness in our most vulnerable communities?

A.2. HUD has focused its allocation of resources to alleviate homelessness on those programs and agencies that have yielded the most successful outcomes. That emphasis on results has, in my opinion, been a significant reason for the emphasis on the housing first model. However, transitional housing programs are also often very effective in alleviating homelessness and providing effective and compassionate assistance for groups, such as victims of domestic violence and those struggling with substance abuse challenges.

I advocate a balanced approach in which both housing first and transitional housing models are employed. In Houston, we supported both models. For example, we funded transitional housing projects for a group formerly called "The Men's Center" which has been renamed "Recenter" (<http://recenterhouston.com>) and for a wonderful organization called The Women's Home (<https://www.thewomenshome.org/>).

**RESPONSE TO WRITTEN QUESTION OF SENATOR BROWN
FROM RICHARD ASHOOH**

Q.1. You will be overseeing a sensitive area of the Bureau of Industry and Security's national security and nonproliferation work, including remaining issues on the export control reform initiative undertaken by the prior Administration. Beyond completing that reform initiative, what are the main national security priorities you will bring to this position, and how do you intend to pursue them? What do you see as the major challenges in this area—*i.e.*, what will keep you up at night—in terms of your national security portfolio?

A.1. Existing challenges to our Nation's security, such as WMD proliferation, will continue to occupy BIS as a top priority concern. If confirmed, I will devote serious attention to cybersecurity software and emerging technologies. Their dual use nature creates a more complex challenge for our regulatory system. Further, the rapid and often secretive pace of advancement of emerging technologies places pressure on BIS to remain ahead of these threats in ways conventional weapons have not in the past.

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR MENENDEZ
FROM RICHARD ASHOOH**

Q.1. What changes can we expect from BIS regarding new Cuba regulations the Administration announced in June?

A.1. It is my understanding that BIS anticipates incorporating a reference to a list to be published by the Department of State that will identify certain entities and sub-entities that are under the control of, or act on behalf of the Cuban military, intelligence or security services. I further understand that BIS anticipates revising lists of officials of the government of Cuba that are ineligible for certain license exceptions to correspond with the revised definition of "prohibited officials" to be published by the Department of the Treasury.

Q.2. Can you ensure that new regulations will prohibit the export of goods and services that directly benefit the Castro regime, the Cuban military, or Cuban state-owned enterprises?

A.2. Current BIS regulations include a general policy of denial for the export or reexport of items to the Cuban military, police, intelligence and security services. A general policy of denial is also in place for the export or reexport of items for use by Cuban state-owned enterprises, agencies, and other organizations that primarily generate revenue for the state, including those engaged in tourism and those engaged in the extraction or production of minerals or other raw materials. If confirmed, I will ensure that BIS will continue to work with the Department of State and other interagency partners to implement the President's Cuba policy through its licensing process.

Q.3. When will we see finalized Cuba regulations?

A.3. It is my understanding that BIS has initiated the process to review and adjust, as necessary, the current regulations regarding exports to Cuba. This process is being coordinated by the National

Security Council. I am informed that BIS is working closely with interagency partners, including the Departments of State and the Treasury, to ensure that it promptly implements the President's Cuba policy, and expects to publish any necessary changes in the coming months.

**RESPONSE TO WRITTEN QUESTION OF SENATOR BROWN
FROM ELIZABETH ERIN WALSH**

Q.1. You will be managing a broad portfolio of export promotion and efforts to encourage foreign investment into the United States at the ITA in Commerce, working with hundreds of Commerce employees and foreign service officers in embassies all over the world to promote U.S. products, services and job creation. Should you be confirmed, what do you see as the major challenges facing you both in pressing entry for U.S. firms into foreign markets and in promoting foreign investment in the United States—and what will be your priorities and strategy going forward in managing those challenges?

A.1. U.S. exports face significant challenges in many markets. The causes of market obstruction and closure are numerous including: high tariffs; subsidies provided to foreign producers giving them unfair advantage over their U.S. competitors; blocking or unreasonably restricting the flow of digital data and services; theft of trade secrets; as well as other nontariff barriers—such as unnecessary regulations on particular items—to limit competition, including in the services sector.

If confirmed, I will work tirelessly to increase exports by breaking down long-standing trade barriers and fostering increased access for American goods in foreign markets. I intend to work closely with my colleagues within ITA and the Secretary to use all possible tools to encourage other countries to give U.S. producers fair, reciprocal access to their markets.

In addition, if confirmed, I intend to focus on improving efficiency. I believe Global Markets will need to rely on technology to deliver services efficiently to exporters to achieve this goal.

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR MENENDEZ
FROM ELIZABETH ERIN WALSH**

Q.1. Our competitors around the world are dedicating greater resources toward economic diplomacy and are aggressively helping their companies increase exports. Unfortunately, U.S. companies cannot count on the same level of support from the U.S. Government. Too often, this dynamic prevents American firms from competing on a level playing field, and as a result, we export less and fail to capitalize on valuable opportunities in foreign markets. The Administration's budget will make this situation even worse. It threatens to cut 38 Foreign Commercial Service Officer positions and close 10 domestic and 35 overseas offices. This is going to make it more difficult for American companies who want to export and need advocates in foreign markets to promote the value of U.S. goods and services.

Q.1.a. How is this budget approach consistent with the Administration's goal of reducing the trade deficit?

A.1.a. The Administration's budget places a greater emphasis on enforcement of trade laws as a means to ensure a level playing field. All of Global Markets including the United States and Foreign Commercial Service will continue its mission of advocating for U.S. business abroad in as many key markets as possible.

Q.1.b. Which foreign offices does the Administration plan to close?

A.1.b. Due to my pending confirmation, I have not been a part of any conversation related to specific closures and am unable to answer this question.

Q.1.c. In the past, I have called for deploying more FCS officers to Latin America. Do you agree that Latin America represents a largely untapped opportunity for increased U.S. exports and should be a priority area of expansion for the Foreign Commercial Service?

A.1.c. I share your opinion that Latin America presents important growth opportunities for the United States. The President has met with many of his counterparts in the region. That the United States is seeking to bring the NAFTA into the 21st century demonstrates the Administration's commitment to the Americas. Modernizing and rebalancing our trading relationship with Mexico is an important first step in further expanding opportunities for U.S. exports in Latin America.

Q.2. You noted in your testimony that last year, for every \$1 appropriated to the Office of Global Markets \$192 was returned to the American economy through increased exports and foreign direct investment, which supported approximately 300,000 U.S. jobs. Given that multiplier effect, what do expect to be the impact on exports, foreign direct investment, and U.S. jobs, of the Administration's proposed cut of over \$43 million for Global Markets?

A.2. If confirmed, this will be my top concern. As part of this statistic, I was attempting to underscore how important I believe it is that Global Markets will need to partner with technology to deliver services efficiently to exporters. I do not yet know the impact of Global Market's future efforts to improve efficiency nor the proposed cuts on the Return on Investment of taxpayer dollars.

**RESPONSE TO WRITTEN QUESTION OF SENATOR BROWN
FROM CHRISTOPHER CAMPBELL**

Q.1. One of your responsibilities will be to advise the Secretary in his capacity as the administrator of the Multiemployer Pension Rehabilitation Act, and his capacity as a member of the board of the Pension Benefit Guarantee Corporation. What actions do you propose the Administration take to address the crisis confronting multiemployer pensions?

A.1. Multiemployer pension plans are facing serious issues and I understand that Treasury has been meeting with relevant stakeholders to discuss these issues. If confirmed, I am committed to working with Congress and other stakeholders to develop a fiscally responsible solution to these issues.

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR SHELBY
FROM CHRISTOPHER CAMPBELL**

Q.1. Mr. Campbell, in your role, you will work to appropriately regulate American financial institutions. Currently, our financial regulatory regime is far too burdensome for small and regional financial institutions, which pose much less risk than larger institutions to the American economy. Regulations must be tailored to appropriately reflect a financial institution's risk. For example, I have advocated for raising the \$50 billion asset threshold for enhanced prudential standards required by Section 165 of Dodd-Frank, while also maintaining a criteria based system that takes into account the institution's assets and unique features.

- In your opinion, would such reforms benefit our financial system?
- Under your leadership, in what ways will Treasury prevent redundant and nontransparent financial regulations?

A.1. I agree that an appropriately tailored regulatory regime is a critical element of an effective financial system. I think there are a number of important changes that can be made to improve the current tailoring of regulations, particularly for smaller and less complex regional and community banks.

Amending the \$50 billion asset threshold for enhanced prudential standards required by Section 165 of Dodd-Frank and replacing it with a more tailored approach should result in a number of improvements to the regulation of our financial system: removing excessive regulations for less complex regional banks so that they may better focus time and resources on lending and serving customers; addressing inappropriate incentives for smaller banks created by the current asset thresholds; and allowing for a better allocation of regulators' time and resources.

As the recent Treasury report on Core Principles for financial regulation makes clear, after 7 years of continuous rulemaking, it is time for a rationalization of regulations. The Treasury report outlines a number of ideas to make our regulatory system less redundant and more transparent, which can be implemented through a combination of legislation as well as administrative action by the financial regulatory agencies.

If confirmed, I look forward to working with the team at Treasury, Members of Congress, and our Federal and State regulators to improve our financial system by further tailoring regulations and preventing redundant and opaque rulemakings.

**RESPONSE TO WRITTEN QUESTION OF SENATOR REED FROM
CHRISTOPHER CAMPBELL**

Q.1. Following President Trump's Meeting with Russian President Vladimir Putin on the sidelines of the G20 Summit, he delivered the following statement via Twitter: "Putin & I discussed forming an impenetrable Cyber Security unit so that election hacking, & many other negative things will be guarded." Later that day, he followed up with this statement, also via Twitter: "The fact that President Putin and I discussed a Cybersecurity unit doesn't mean I think it can happen. It can't . . ." Secretary Mnuchin, however,

has also expressed support for the President's original idea of cybersecurity cooperation between the United States and Russia. During your confirmation hearing, Ranking Member Brown asked you to commit that the Treasury Department's cybersecurity organization, which would be under your purview if you are confirmed, will not establish any such cooperative unit with Russia. You did not provide a clear, yes or no answer to Ranking Member Brown's question. Will you please answer, in yes or no terms, whether you will commit that the Treasury Department's cybersecurity organization that would be under your control if you are confirmed by the Senate, will not establish or participate in any joint cybersecurity program with the Russian government?

A.1. It is my understanding that the Administration has made supporting the security and resiliency of the U.S. financial system, and reducing the risk of a significant cybersecurity incident impacting the financial sector, a key priority. I believe that effective coordination with other countries, where those discussions can yield positive results, is an important part of this work.

If confirmed, I will work with the staff at Treasury to pursue appropriate and productive international engagements that support and promote effective cybersecurity and ensure all American interests are properly protected.

**RESPONSE TO WRITTEN QUESTIONS OF SENATOR MENENDEZ
FROM CHRISTOPHER CAMPBELL**

Q.1. Have you discussed housing finance reform with any member of the Administration? If so, can you provide an overview of the Administration's specific priorities on housing finance reform?

A.1. I am aware that housing finance reform is a priority of the Treasury and of the Administration. As Secretary Mnuchin has stated publicly before this Committee, our housing finance policy should promote borrower access to mortgage credit while protecting taxpayers from costly bailouts. I understand that Treasury is engaging with stakeholders inside and outside the Government in advance of developing housing principles and providing recommendations.

Q.2.a. Throughout his time on the campaign trail, the President highlighted neighborhoods and communities throughout the country that seldom reap the benefits of economic expansion but are reliably and disproportionately burdened by economic downturns. Community Development Financial Institutions (CDFIs) have stepped up for the better part of a century to inject capital, create jobs, and provide mortgage credit, small business loans, and banking services in these forgotten communities. In 2016 alone, CDFIs made over 39,000 loans and investments totaling more than \$3.6 billion, financed over 11,000 small businesses and over 33,000 affordable housing units.

As Assistant Secretary for Financial Institutions, the CDFI Fund will fall directly under your oversight. Do you support the elimination of the CDFI fund as proposed in the budget? If you do support the budget, is it your conclusion that we no longer need to

promote access to capital and economic growth in economically distressed areas?

A.2.a. My understanding is that the CDFI Fund budget eliminates discretionary grant funding to reflect the Administration's priority to support fiscal responsibility and to focus resources on activities that promote national security and public safety.

However, the budget continues to provide funding for the CDFI Fund to continue to operate the nongrant programs, like the New Markets Tax Credit Program, which provide support for CDFIs and other community organizations lending and investing in economically distressed communities across the country. Since 2001, the New Markets Tax Credit Program has allocated \$50.5 billion in tax credits in urban and rural areas.

The budget also proposes to reauthorize the Bond Guarantee Program to allow \$500 million in new guarantees in FY 2018. This program provides capital to CDFIs, at no cost to the taxpayer.

Q.2.b. Assuming Congress rejects the Administration's request to eliminate the CDFI Fund, what will you do to ensure that the CDFI Fund has the tools and resources it requires to continue providing funds and technical assistance to CDFIs throughout the country?

A.2.b. If confirmed, I will work with the team at Treasury to be sure that all CDFI programs are operating consistent with all applicable laws, rules, and Administration policies.

ADDITIONAL MATERIAL SUPPLIED FOR THE RECORD

LETTERS SUBMITTED IN SUPPORT OF THE NOMINATION OF PAUL COMPTON



Council for Affordable and Rural Housing

Serving the Affordable Housing Needs of Rural America

July 24, 2017

The Honorable Mike Crapo
Committee on Banking, Housing and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Sherrod Brown
Committee on Banking, Housing and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

RE: J. Paul Compton, Jr., Nominee for HUD General Counsel

Dear Chairman Crapo and Ranking Member Brown:

We write this letter to endorse the nomination of J. Paul Compton, Jr. as General Counsel of the U.S. Department of Housing and Urban Development ("HUD"). Attorney Compton has been a well-known and respected member of the Alabama legal community and counsel and advocate for affordable housing. He has served adeptly as outside General Counsel to the Alabama Affordable Housing Association, which is affiliated with the Council for Affordable and Rural Housing ("CARH").

CARH is the trade association for members, owners, managers, developers, investors and lenders of rural housing in the United States. CARH members include owners and operators of thousands of multi-family apartment complexes, farm labor housing and other rural housing facilities.

We have come to know Paul as part of CARH's mission to educate and advocate for affordable housing for elderly persons and low-income families in rural America. Paul's depth and breadth of experience in working through legal and practical issues for the creation and preservation of affordable housing makes him well suited to serve as HUD's General Counsel. Paul's experience with public-private partnerships and a range of issues for multi-family housing and other types of housing gives him an in-depth background and understanding to both ably enforce the laws and find practical solutions to genuine problems.

CARH strongly supports Attorney Compton's approval by the Committee and the Senate.

Sincerely,

Colleen M. Fisher
Executive Director



Alabama Consumer Finance Association

122 East Battle Street
Talladega, Alabama 35160
256-362-3600
Fax: 256-362-7591

July 20, 2017

The Honorable Mike Crapo
Chairman
U.S. Senate Committee on Banking,
Housing, and Urban Affairs
239 Dirksen Senate Building
Washington, DC 20510

The Honorable Sherrod Brown
Ranking Member
U.S. Senate Committee on Banking,
Housing, and Urban Affairs
713 Hart Senate Office Building
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown:

The more than one hundred thirty member locations of the Alabama Consumer Finance Association (ACFA) urge the swift confirmation of J. Paul Compton as the General Counsel for the Department of Housing and Urban Development (HUD). His experience and expertise will make him a great addition to HUD's team.

The ACFA is a non-profit trade group dedicated to creating a better public understanding of the installment lending industry and improving public relationships and education about our industry on behalf of our membership. None of our members are involved with payday lending and our Association has taken a stance of opposition to payday lenders since its inception in September, 2000.

Mr. Compton has served our Association as Counsel of Record for the past seventeen years providing our group with insight and guidance into compliance with all federal and state laws. His extensive knowledge of the installment lending industry makes him an ideal candidate for the position.

The ACFA urges you to approve the selection of J. Paul Compton, and move his nomination expeditiously to the Senate floor.

Sincerely,

President,
The Alabama Consumer Finance Association



July 24, 2017

The Honorable Mike Crapo
Chairman
Committee on Banking, Housing,
and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Sherrod Brown
Ranking Member
Committee on Banking, Housing,
and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown,

On behalf of the Alabama Bankers Association, I am writing to wholeheartedly endorse the nomination of J. Paul Compton as general counsel of the U.S. Department of Housing and Urban Development.

Paul is a well-respected lawyer in Alabama having spent many years providing excellent legal representation and strategic guidance for banks across the state — particularly community banks. I have worked with Paul for many years as he has represented our association in legal matters in the past. I know first-hand the level of commitment and dedication he will bring as general counsel of HUD.

ABA urges both this committee and full Senate to confirm Paul's nomination. He will be a tremendous asset to the department as its general counsel.

Kindest regards,

Scott E. Latham
President and CEO

ALABAMA AFFORDABLE HOUSING ASSOCIATION

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July 20, 2017

The Honorable Mike Crapo
Committee on Banking, Housing
and Urban Affairs
534 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Sherrod Brown
Committee on Banking, Housing
and Urban Affairs
534 Dirksen Senate Office Building
Washington, D.C. 20510

Dear Chairman Crapo and Ranking Member Brown:

On behalf of the Alabama Affordable Housing Association ("AAHA")¹, I am writing to enthusiastically endorse the nomination of J. Paul Compton, Jr. to serve as the next General Counsel of the U.S. Department of Housing and Urban Development (HUD).

I've had the privilege of knowing and working with Paul for many years to address Alabama's critical housing finance and affordable housing needs, principally through HUD programs, the low income housing tax credit and rural development programs. Throughout our work together, I have found Paul to be extraordinarily knowledgeable of the challenges facing our nation with respect to housing, and dedicated to bringing people together in support of common-sense solutions.

In Alabama, Paul possesses an unrivaled background honed over an almost 30-year career that brings together all elements of affordable housing development and operations – finance, tax, land use, bank regulation, securities and administrative law.

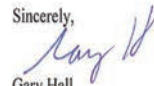
If confirmed to serve as General Counsel, Paul will face a daunting task to help make clear the myriad of rules under which affordable housing providers and lenders must operate, provide for even-handed enforcement in a manner which Congress intended, and remove unintended regulatory barriers to affordable housing. Paul's experience across a range of disciplines uniquely qualifies him for the breadth of roles in which HUD is integral to housing in America – public housing, public-private partnerships, fair housing, and single-family and multifamily housing finance.

¹ AAHA is a trade organization which represents developers and managers of affordable and rural housing throughout the State of Alabama. Our membership consists of over 75 developers and managers of apartments, whose portfolio of affordable housing consists of more than 35,000 units, primarily in Alabama. One of AAHA's missions is to represent the views of its members before regulatory authorities. We seek to encourage the responsible, cost-effective, and fairly and efficiently administered development and operation of decent, safe and affordable housing for low and moderate income Alabamians.

The Honorable Mike Crapo
The Honorable Sherrod Brown
July 20, 2017
Page 2

AAHA urges this committee and, in turn, the full Senate to approve Paul's nomination and we look forward to working with him in this new role.

Sincerely,

A handwritten signature in blue ink, appearing to read "Gary H", is written over the word "Sincerely,".

Gary Hall
President

LETTER SUBMITTED IN SUPPORT OF THE NOMINATION OF ANNA MARIA FARIAS



William E. Brown
2017 President

Dale A. Stanton
Chief Executive Officer

GOVERNMENT AFFAIRS DIVISION
Jerry Giovaniello, Senior Vice President
Gary Weaver, Vice President
Joe Ventrose, Vice President & Deputy Chief
for Regulatory Affairs
Scott Reiter, Vice President
Janie Gregory, Deputy Chief Lobbyist

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July 13, 2017

The Honorable Mike Crapo
Chairman
U.S. Senate Committee on Banking,
Housing, and Urban Affairs
239 Dirksen Senate Building
Washington, DC 20510

The Honorable Sherrod Brown
Ranking Member
U.S. Senate Committee on Banking,
Housing, and Urban Affairs
713 Hart Senate Office Building
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown:

The more than 1.2 million members of the National Association of REALTORS® urge the swift confirmation of Anna Farias as the Assistant Secretary for Fair Housing and Equal Opportunity for the Department of Housing and Urban Development (HUD). Her experience and expertise will make her a great addition to HUD's team.

Ms. Farias previously served at HUD in various capacities, providing her with extensive knowledge about the myriad of programs HUD administers. Her work as a Housing Authority director (and resident) enriches her understanding of how fair housing issues affect communities, property owners and tenants. These experiences make her an ideal candidate for the position.

REALTORS® urge you to approve the selection of Anna Farias, and move her nomination expeditiously to the Senate floor. As we approach the 50th Anniversary of the Fair Housing Act in 2018, the National Association of REALTORS® looks forward to working with Ms. Farias to ensure equal opportunity for all Americans.

Sincerely,

William E. Brown
2017 President, National Association of REALTORS®

cc: U.S. Senate Committee on Banking, Housing, and Urban Affairs



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**LETTERS SUBMITTED IN SUPPORT OF THE NOMINATION OF NEAL
RACKLEFF****SHEILA M. TURNER, CONSULTANT**

3006 W. Lake Crescent Drive, Kingwood, Texas 77339 | 281-460-7610 | sheilamturner@aol.com

July 17, 2017

The Honorable Senator Mike Crapo
Chair of the Banking, Housing & Urban Affairs Committee
Senate Office Building
239 Dirksen
Washington DC 20510

The Honorable Senator Sherrod Brown
Ranking Member of the Banking, Housing & Urban Affairs Committee
Senate Office Building
713 Hart
Washington DC 20510

Dear Sirs:

On behalf of myself and my firm Harriet C. Latimer & Associates, we would like to express our sincere recommendation for Neal Rackleff as the HUD Assistant Secretary of Community Planning and Development. My firm and I have worked with Neal for many years on many wonderful projects, which were funded through the City of Houston Housing and Community Development Department and HUD. These projects included funding for affordable housing, public facilities, and public services utilizing HOME and CDBG funds.

Out of the fifteen years that I have worked with the City of Houston's Housing and Community Development Department, not one of the former housing directors has ever exhibited the concern for people or the knowledge of the housing department like I experienced with Neal Rackleff. He truly loved his job, the communities he served, and those who were less fortunate in our society. Neal is one of the highest and most ethical individuals I know, and my firm and I are proud to recommend and support his confirmation tomorrow. Neal Rackleff will be an excellent addition to HUD!

If you need anything from me or my firm, please let us know and we will be happy to provide it to you. Thank you for this opportunity to be heard and thank you for your consideration of Neal for this important post.

Sincerely,


Sheila M. Turner
Development Consultant
Harriet C. Latimer & Associates

Central Houston, Inc. • 909 Fannin, Suite 1650 • Houston, Texas 77010
713.650.1470 TEL • centralhouston.org • houstondowntown.com



July 14, 2017

The Honorable Senator Mike Crapo and the Honorable Senator Sherrod Brown
U.S. Senate Committee on Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, D.C. 20510

Dear Chairman Crapo and Ranking Member Brown:

It is my distinct pleasure to recommend to Neil Rackleff for the position of Assistant Secretary for Community Planning & Development of the U.S. Department of Housing and Urban Development. I have known and worked with Mr. Rackleff in Houston for over 25 years. This experience include transformative community economic development projects, public finance, affordable housing and most recently on making tremendous progress on housing and services for families and individuals who are homeless of our city.

Through this collaboration with him, I find Mr. Rackleff to be a strong leader of excellent moral character, notable intelligence, courage to do what is right and compassion for all people including those with greatest needs. His years of experience equip him well for the position of Assistant Secretary. He will do an excellent job in this position if nominated.

I strongly encourage your support for his nomination. Our country will benefit from Mr. Rackleff's leadership and service.

Most sincerely,

Robert M. Eury
President

The Lipton Agency

2611 FM 1960 W., Suite D-100
Houston, TX 77068-3730
Bus: (281) 580-2510 • (800) 586-2886
Fax: (281) 580-7972
Web: <http://agent.allstate.com/97914>



July 17, 2017

To whom it may concern;

It has been a sincere privilege to know Mr. Neal Rackleff for many years. As I am very active in the community in Houston, I have often deferred to Neal for various forms of advice on homelessness, community planning and housing concerns.

Neal is the consummate servant leader. His focus has always been on making Houston better and never about shining the recognition light on himself. Neal is completely honest, incredibly bright and one of the most giving public servants that I have ever known.

It is without any hesitation that I recommend Neal to the position of HUD Assistant Secretary of Community Planning and Development. Please feel free to call me with any questions that you may have.

Sincerely,

Larry Lipton
Agency Owner



July 17, 2017

The Honorable Michael Crapo
Chairman
Senate Committee on Banking, Housing and
Urban Affairs
U.S. Senate
Washington, D.C. 20510

The Honorable Sherrod Brown
Ranking Member
Senate Committee on Banking, Housing and
Urban Affairs
U.S. Senate
Washington, D.C. 20510

Dear Chairman Crapo and Ranking Member Brown:

I am writing to express my strong support for the nomination of Neal Rackleff to be the next Assistant Secretary for Community Planning and Development of the Department of Housing and Urban Development (HUD). I have had the opportunity to work with Mr. Rackleff in my capacity as Executive Director of the Houston office of the Local Initiatives Support Corporation (LISC). LISC is a national community development organization dedicated to strengthening communities – making them good places to live, work, do business and raise children. LISC works in 31 cities throughout the United States and the Rural LISC program serves 44 states.

I believe that Mr. Rackleff has shown a commitment to strengthening communities through his work in Houston and Texas and I encourage the Committee to approve the nomination as expeditiously as possible. Mr. Rackleff has spent his career helping to finance and develop affordable housing, carry out economic development projects and advance initiatives for low-income people and communities.

The programs that he will oversee in the role of Assistant Secretary include some of the most important resources for creating opportunities for low-income communities and addressing homelessness – Community Development Block Grants, HOME Investment Partnerships and Emergency Shelter Grants – among others. LISC works with these funds on a regular basis and plays a role in ensuring that good projects serve low-income people and communities while also using the resources efficiently and leveraging as many private dollars as possible.

I had the pleasure of working with Mr. Rackleff in Houston during his tenure as Director of the City of Houston Housing and Community Development Department (HCDD). Houston LISC assisted on projects utilizing funding from the HCDD and participated in several special initiatives. Of note, Houston LISC facilitated a community planning process to identify Community Revitalization Areas to target for the investment of Community Development Block Grant - Disaster Recovery (CDBG-DR) funding administered by HCDD. This process was connected to

efforts by Mr. Rackleff and HCDD to ensure the greatest impact of the CDBG-DR funds. During this time, he used the findings from the community planning process to craft creative solutions that both achieved the goal of helping families impacted by the disaster and forge new approaches for broader community impact as well.

In addition to overseeing the deployment of more than \$200 million in CDBG-DR funds during his tenure, Mr. Rackleff inherited a variety of challenges facing the Houston Housing and Community Development Department. During his tenure, he persevered to resolve the issues facing the department while also tackling new responsibilities due to Hurricane Ike and increased focus on Affirmatively Further Fair Housing. He rose to the occasion time and again, demonstrating a keen ability to navigate complicated situations while negotiating agreements that ensured appropriate and strategic use of federal and local dollars.

Under his leadership, the City played a critical role in ending veterans' homelessness and making significant progress in reducing chronic homelessness. My team provided technical assistance and financing for several of the projects that contributed to those accomplishments. Throughout all the work, I was impressed by Mr. Rackleff's consistent demonstration of a solution-oriented, collaborative demeanor and sound judgment.

Mr. Rackleff understands the programs of HUD and works well with the wide range of people and organizations engaged in the work of community development and housing. On numerous occasions, especially in the use of Community Development Block Grant Disaster Recovery resources, I saw Mr. Rackleff work to build consensus among very disparate views while demonstrating patience through difficult negotiations. His steadfastness led to innovative and successful solutions for the families affected by Hurricane Ike.

In closing, I encourage you to favorably consider Mr. Rackleff's appointment to serve as the Assistant Secretary for the Office of Community Planning and Development at HUD. His intelligence, integrity and focus on results make him an excellent choice for the role. Mr. Rackleff is a highly respected professional in our city and in the state and I have no doubt that he will be able to earn that same reputation at the national level.

Houston LISC looks forward to working with Mr. Rackleff and HUD upon his confirmation to ensure that all communities across America continue to receive the support that they need.

Sincerely,



Amanda Timm
Executive Director - Houston



MIKE LASTER
Houston City Council Member
District J

July 17, 2017

The Honorable Senator Mike Crapo, Chair
Banking, Housing & Urban Affairs Committee
239 Dirksen Senate Office Building
Washington, D.C., 20510

The Honorable Senator Sherrod Brown, Ranking Member
Banking, Housing & Urban Affairs Committee
713 Hart Senate Office Building
Washington, D.C., 20510

Re: Appointment of Neal J. Rackleff to the position of
Assistant Secretary for Community Planning and Development,
U. S. Department of Housing and Urban Development

Senators:

I am honored to recommend to you, Mr. Neal J. Rackleff for the position of Assistant Secretary for Community Planning and Development.

I have had the pleasure of knowing Neal for over 20 years — since our early days as Assistant City Attorneys for the City of Houston. Most recently, I have had the good fortune of being able to work directly with Neal in his capacity as Director of the City of Houston's Housing and Community Affairs Department and in my capacity as a Houston City Council Member and Chair of the Council's Housing and Community Affairs Committee. In all things, I have found Neal to be the consummate professional. In his role as Housing Director, Neal demonstrated a voluminous knowledge and clear understanding of the issues, policies and laws surrounding the topics of housing and community development. His reputation as being a man of integrity and honesty is well known. His leadership skills enabled him to revitalize and refocus the City's Housing Department into a customer driven agency better readied to serve the needs of Houstonians.

While his management skills are noteworthy, more importantly, Neal's heart for "hands on" public service has been well demonstrated. I witnessed his compassionate leadership first hand on the Sunday morning of Memorial Day, 2015 when a tornado ripped through an apartment complex in my Council district. Significant damage to the complex left families in need of housing and care. Assuming a key leadership role Neal marshaled the Housing Departments' personnel and other city resources to address the needs of those displaced by the tornado. Little did he know that just a day later Houston would be hit by catastrophic flooding leaving neighborhoods across the city in need of extensive emergency assistance. In addition to City personnel, Neal coordinated Houston's faith and volunteer communities to provide flooded neighbors with all the help needed in such dire circumstances.

Re: Neal J. Rackleff
July 17, 2017

Page 2

The point is that Neal's passion for public service, centered upon his lifelong work in housing and community development is not confined to dusty theory or minute policy debates. He understands – better than most – that our communities are best served by common sense and practical responses to peoples' needs. His experience is lived daily – nourished by his deep faith and the love of his family and friends. In short, Neal has the professional training and acumen, the knowledge and understanding, the leadership skills and insight and the lived practical experience that will certainly be needed in the Department of Housing and Urban Development.

I respectfully request that Neal J. Rackleff be appointed as Assistant Secretary for Community Planning and Development in the Department of Housing and Urban Development. In so doing both the Department and the nation will be well served.

Respectfully,

A handwritten signature in dark ink, appearing to read "Mike Laster", with a stylized flourish at the end.

Mike Laster



July 17, 2017

The Honorable Mike Crapo
Chairman of the Senate Banking Committee
239 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Sherrod Brown
Ranking Member of the Senate Banking Committee
713 Hart Senate Office Building
Washington, DC 20510

Re: Support for the Nomination of Neal Rackleff as Assistant Secretary for Community Planning and Development, U.S. Department of Housing and Urban Development

Dear Chairman Crapo and Ranking Member Brown:

On behalf of Enterprise Community Partners, I am writing in support of the nomination of Neal Rackleff to serve as Assistant Secretary for Community Planning and Development (CPD) at the U.S. Department of Housing and Urban Development's (HUD). Enterprise and our partners have worked with Mr. Rackleff in multiple capacities for several years and enthusiastically recommend him for this role.

Mr. Rackleff's nomination comes at a critical time, when America is struggling with a growing shortage of affordable homes. His strong credentials in housing and community development policy, including his history of developing affordable housing and aiding with disaster recovery efforts as Director of the City of Houston's Housing and Community Development Department, as well as his extensive experience overseeing the deployment of critical community development resources like Community Development Block Grants, will improve HUD's ability to strengthen communities nationwide. His collaborative approach to community development would be a real asset to HUD's work.

If you have any questions or would like to discuss Enterprise's experiences working with Mr. Rackleff, please contact me directly at tludwig@enterprisecommunity.org or 212-284-7178.

Sincerely,

A handwritten signature in black ink that reads "Terri Ludwig".

Terri Ludwig
President and Chief Executive Officer
Enterprise Community Partners, Inc.



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MATT HULL
EXECUTIVE DIRECTOR

June 17, 2017

The Honorable Senator Mike Crapo
Chair of the Banking, Housing & Urban Affairs Committee
239 Dirksen Senate Office Building
Washington DC 20510

The Honorable Senator Sherrod Brown
Ranking Member of the Banking, Housing & Urban Affairs Committee
713 Hart Senate Office Building
Washington DC 20510

Dear Senators:

The Texas Association of Community Development Corporations (TACDC) supports the appointment of Neal Rackleff to the position of Assistant Secretary of Community Planning and Development at Housing and Urban Development.

As the Director of Housing at the City of Houston, Mr. Rackleff worked to ensure a responsible use of federal funds while supporting the goals of community developers in the city.

TACDC members, particularly those in Houston, are appreciative of Mr. Rackleff's efforts in leading the disaster recovery efforts that disproportionately impacted low income Houston neighborhoods.

On behalf of the 120 members of TACDC across the state of Texas, please accept this letter for support for Mr. Rackleff as the Assistant Secretary of Community Planning and Development at HUD.

Please let me know if you need any additional information or would like any clarity on our position.

Best regards,


Matt Hull
Executive Director



Granger MacDonald
2017 NAHB Chairman of the Board
gmacdonald@macdonald-companies.com

July 13, 2017

The Honorable Mike Crapo
Chairman
United States Senate Committee on
Banking, Housing, and Urban Affairs
239 Dirksen Senate Office Building
Washington, DC 20510-7010

The Honorable Sherrod Brown
Ranking Member
United States Senate Committee on
Banking, Housing, and Urban Affairs
713 Hart Senate Office Building
Washington, DC 20510-7010

Dear Chairman Crapo and Ranking Member Brown:

On behalf of the National Association of Home Builders (NAHB), I am pleased to offer our strong support for the nomination of Neal Rackleff to be Assistant Secretary for Community Planning and Development at the U.S. Department of Housing and Urban Development (HUD).

NAHB has worked with Neal throughout his long professional career, both as Director of the City of Houston's Housing and Community Development Department where he oversaw numerous community development and affordable housing projects to his more recent position as a Partner in the Houston and Austin offices of Locke Lord LLP where he focuses on community and economic development and affordable housing initiatives. Throughout his career, Neal Rackleff has proven himself to be an expert in the housing field, and someone with the skill set and expertise necessary to implement key housing initiatives. NAHB has full confidence in Neal Rackleff for this critical position at HUD, and believes he will bring the same record of success to HUD that he has brought to the cities of Austin and Houston during his long tenure of public service.

As housing goes, so goes the economy. To ensure the housing recovery continues to move forward, it is essential to have a leader like Neal Rackleff who is committed to promoting pro-housing policies that support homeownership, provide rental housing opportunities for hard-working American families, and remove regulatory barriers that are needlessly raising housing costs across-the-board.

NAHB looks forward to working with Neal Rackleff in his role as HUD Assistant Secretary for Community Planning and Development in 2017 and beyond.

Best regards,

Granger MacDonald

cc: Senate Committee on Banking, Housing, and Urban Affairs



New Hope Housing

July 14, 2017

The Honorable Mike Crapo
Chairman
United States Senate Committee on
Banking, Housing, and Urban Affairs
239 Dirksen Senate Office Building
Washington, DC 20510-7010

The Honorable Sherrod Brown
Ranking Member
United States Senate Committee on
Banking, Housing, and Urban Affairs
713 Hart Senate Office Building
Washington, DC 20510-7010

Dear Chairman Crapo and Ranking Member Brown:

On behalf of New Hope Housing, I am pleased to offer our strong support for the nomination of Neal Rackleff as Assistant Secretary for Community Planning and Development at the U.S. Department of Housing and Urban Development (HUD).

New Hope develops and operates supportive housing for the homeless and those at risk. I worked very closely with Neal when he was Director of the City of Houston's Housing and Community Development Department. He was instrumental in financing several award winning supportive housing properties developed by New Hope Housing. Neal possesses a finely tuned understanding of complex funding streams. He also has the ability to work productively with elected officials, housing advocates and developers, focusing each initiative in a way that benefits all citizens.

Neal Rackleff is an expert in the housing field. I am confident his skills will be an effective match for HUD's important needs, and that Neal will bring the same success to HUD that he brought to his position in Houston. I look forward to working with him in his role as HUD Assistant Secretary for Community Planning and Development.

Sincerely,

Joy Horak-Brown
President and CEO

cc: Senate Committee on Banking, Housing, and Urban Affairs



Fifth Ward Community Redevelopment Corporation
4300 Lyons Avenue, Suite 300
Houston, TX 77020

July 17, 2017

The Honorable Senator Mike Crapo, Chair of the Banking Housing and Urban Affairs Committee
 239 Dirksen, Senate Office Bldg.
 Washington DC 20510

The Honorable Senator Sherrod Brown, Ranking Member of the Banking, housing and Urban Affairs Committee
 713 Hart, Senate Office Bldg.
 Washington DC 20510

Gentlemen:

On behalf of the Board of Directors of the Fifth Ward Community Redevelopment Corporation (Fifth Ward CRC), we, Rev. Harvey Clemons Jr. Founder, and Kathy Flanagan Payton, CEO, excitedly offer this letter of recommendation on behalf of Neal Rackleff, on his nomination and confirmation as Assistant Secretary for the U.S Department of Housing and Urban Development – Community Development and Planning. As the former Director of the City of Houston's Housing and Community Development Department, Neal committed both resources and technical assistance to ensure the comprehensive revitalization of one of Houston's oldest and economically challenged neighborhoods, the 5th Ward.

Local community leaders launched the Fifth Ward CRC in 1989 to spur development in a neighborhood experiencing disinvestment. To-date, the Fifth Ward CRC has built or repaired more than 1,000 housing units; introduced the community's first mixed-use development offering 24 Low Income Housing Tax Credit (LIHTC) units and 10 commercial suites; sponsored public art installations in with local artist; built and maintain community pocket parks and green space; host an annual arts festival attracting thousands of residents and visitors; and with the help of Director Rackleff partnered with The City of Houston and Texas Southern University to redevelop the historic DeLuxe Theater into a new performing arts venue. Further, Fifth Ward CRC is a certified Housing Counseling agency and provides counseling to help first time homebuyers and low-moderate-income residents become homeowners or prevent foreclosure and better manage their finances throughout the City of Houston. The Fifth Ward CRC also administers the Tax Increment Reinvestment Zone for 5th Ward (TIRZ 18).

During Director Rackleff's tenure, he was an advocate for strategically planned development that offered housing opportunities for those who were traditionally underserved. As Director, he was insistent on a balance of housing and economic development strategies that help grow impoverished communities. Director Rackleff's work started long before his role in city government, has he offered his legal counsel in structuring LIHTC projects in 5th Ward and throughout Houston alike. Much to his credit, the 5th Ward community proudly boast about the visible changes and investments being made in our community today.

5th Ward, a great place to live, work, & play!

These changes include Fifth Ward CRC's expanding services to focus on economic development, especially on Lyons Avenue where recent studies identify the most potential. In addition to the DeLuxe Theater, we have attracted four new businesses to the Avenue, Yes Prep Charter School, and new Legacy Community Health Center and acquired land to facilitate several new developments to include new housing and a health and wellness center and currently in conversations with a grocer for new retail opportunities.

As such, Fifth Ward CRC and the 5th Ward Community are proud to support Neal Rackleff, a candidate who is not afraid of tackling tough issues and tough neighborhoods. His balance of science and passion allows communities to flourish. We are forever grateful for his work in making Houston and 5th Ward a better place to live work and play. Neal Rackleff is a great choice!

Humbly Submitted,

Harvey Clemons Jr.

Harvey Clemons Jr., Founder

Kathy F. Payton

Kathy Flanagan Payton, CEO

5th Ward, a great place to live, work, & play!



July 16, 2017

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Ted Zwiag

 Marilyn L. Brown
President/CEO

 The Honorable Mike Crapo
 Senator, Idaho
 Chair of the Banking & Urban Affairs Committee
 239 Dirksen Senate Office Building
 Washington, DE 20510

Dear Senator Crapo,

It is my pleasure to recommend Neal Rackleff as HUD Assistant Secretary of Community Planning & Development. I worked with Neal when he served as the Director of Housing and Community Development for the City of Houston. He not only served as a board member of my nonprofit board, Coalition for the Homeless of Houston/Harris County, but he was also a critical member of the team that created the homeless response system here in Houston.

Neal's experience and expertise brought great value to the governance and oversight of the Coalition for the Homeless in his role as board member. He also played a key role in the creation of The Way Home, the homeless response system in Houston. Houston is leading the nation in reducing homelessness which is verified by our annual Homeless Count which documents a 60% reduction in the number of people experiencing homelessness since 2011. Neal shares in the credit for this success.

HUD will benefit from Neal's hands-on experience at the city level and his expertise in meeting the housing needs of Americans. I add my recommendation to many others who have had the opportunity to know and work with Neal Rackleff.

Sincerely,

 Marilyn L. Brown
 President/CEO

Cc: Neal Rackleff

12/Jul/2017 12:00:21 AM 402 408 4726->202-224-5137 1/2
 From: DEI COMMUNITIES 402 408 4726 07/11/2017 22:54 #166 P.002/003



CORPORATE HEADQUARTERS
 10703 J Street, Suite 103
 Omaha, Nebraska 68127
 TEL: 402-392-1200
 FAX: 402-392-1213

July 11, 2017

The Honorable Mike Crapo, Chairman
 U.S. Senate Committee on Banking, Housing, and Urban Affairs
 534 Dirksen Senate Office Building
 Washington, D.C. 20510

The Honorable Sherrod Brown, Ranking Member
 U.S. Senate Committee on Banking, Housing, and Urban Affairs
 534 Dirksen Senate Office Building
 Washington, D.C. 20510

Re: Nomination of Mr. Neal J. Rackleff
 Assistant Secretary for Community Planning and Development,
 U.S. Department of Housing and Urban Development

Greetings,

With confidence and without reservation I extend my highest recommendation on behalf of Neal J. Rackleff in support of his nomination as Assistant Secretary for Community Planning and Development, U.S. Department of Housing and Urban Development.

I have known Neal Rackleff both professionally and personally for more than 23 years beginning in 1993-94 when he first arrived in Houston, Texas.

My name is Douglas Hastings. I am a 30-year career commercial real estate professional. My partners and I own and operate a \$1,000,000,000 multifamily housing investment portfolio from our Omaha, Nebraska office. The portfolio includes housing communities located in 19 states and consists of more than 10,000 housing units. We are active members of the National Multifamily Housing Council and the National Apartment Association. Our affiliated property management company has been awarded the Accredited Management Organization (AMO) designation by the Institute of Real Estate Management.

Through my interactions with Neal, I know that he possesses and exhibits the key character and leadership traits that will assist him in fulfilling his responsibilities at HUD. Additionally, I have watched him use good judgment in his interactions in both government and business environments and have worked closely with him in settings where he has shown a strong capacity for creative and analytical thinking.

- Neal is dependable and demonstrates initiative. He is not only a "self-starter" who can see when things need to be done, but also is a diligent worker who allocates proper time to make sure prioritized goals are achieved.
- Neal understands the concepts associated with a mission in both the private and public sector. He has created and carried-out goals and objectives and has worked both independently and jointly with others to successfully complete tasks in support of the larger mission-oriented objectives.
- Neal is respectful of others and is consistently responsive. He works well in a team atmosphere and recognizes both the need to contribute personally and the benefits that come from the efforts of others. He is personable and finds enjoyment in his working associations.

www.deicommunities.com

12/Jul/2017 12:00:21 AM 402 408 4726->202-224-5137 2/2
From: DEI COMMUNITIES 402 408 4726 07/11/2017 22:55 #166 P.003/003

- Neal is particularly adept in building consensus with individuals from disparate backgrounds. He is an active learner who is genuinely interested in creating P3 solutions to today's housing challenges.
- Neal has the capacity and technical expertise to succeed in this role. He has vast experience in developing viable communities that provide decent housing, a suitable living environment, and expanded economic opportunities for low and moderate income persons.
- Neal also has a unique ability to connect with the "low and moderate income persons" the Department is attempting to assist and has demonstrated his willingness through consistent behavior and personal effort to make their lives better.

Again, I give my unconditional recommendation of Neal J. Rackleff. Please contact me with any questions or if I might respond further.

Sincerely,



Douglas S. Hastings
Senior Vice President, DEI Communities
Principal, Haley Real Estate Group



10703 J Street | Omaha, NE 68127

402.408.4027 office
402.408.4727 fax
402.305.8842 cell
www.deicommunities.com



North Houston District

July 14, 2017

The Honorable Mike Crapo, Chair
Banking, Housing and Urban Affairs Committee
239 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Sherrod Brown, Ranking Member
Banking, Housing and Urban Affairs Committee
713 Hart Senate Office Building
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown,

I am writing to recommend Neal Rackleff for confirmation as the Assistant Secretary of Community Planning and Development at the United States Department of Housing and Urban Development.

In April 2016, the North Houston area experienced a significant flooding event. In our District, more than 1,800 apartment units were flooded, severely impacting thousands of low and moderate income Houstonians. Most lost all of their belongings and many were forced into emergency shelters in the area.

Under Mr. Rackleff's leadership, Houston's Housing and Community Development Department immediately mobilized to help those who were impacted. He assigned multiple members of his executive team to our area to better understand community needs and to help identify sustainable solutions for displaced families.

One could argue that is the work of such a department, but what stood out was Mr. Rackleff's personal involvement. Even with the requirements and responsibilities of leading the day-to-day operations of his department, Neal was here in the area, frequently in the evenings and on weekends, working to aid in the recovery.

Since leaving the City of Houston, Mr. Rackleff remains committed to pursuing high-quality community development and opportunities for community members. He partners with us to think creatively about new, much-needed affordable housing options for our District.

It is this passion, along with his expertise in developing and nurturing partnerships, that will make him so valuable as the Assistant Secretary of Community Planning and Development.

Thank you for your time and consideration.

Sincerely,

Greg Simpson, President
North Houston District



July 19, 2017

The Honorable Senator Mike Crapo
Chair of the Banking, Housing & Urban Affairs Committee
239 Dirksen Senate Office Building
Washington DC 20510

The Honorable Senator Sherrod Brown
Ranking Member of the Banking, Housing & Urban Affairs Committee
713 Hart Senate Office Building
Washington DC 20510

Dear Senator Crapo and Brown:

I am writing to give my personal recommendation of Neal Rackleff for HUD Assistant Secretary of Community Planning and Development. I am a parent of a child with a disability and the founder of a nonprofit corporation dedicated to serving the needs of individuals with developmental disabilities. My family and our son are beneficiaries of what is provided by HUD through public services and affordable housing.

I have worked with Neal over the last five years in Houston and can assure you he is the best candidate for Assistant Secretary that you will find. He has the credentials for the position and the ethics and morals that we all want to see in government officials.

My hope is that he will be nominated. If so, I believe we can expect great things to happen to help our country and those in need.

Thank you for your consideration of Neal. I assure you he will be an asset to HUD and to those that work with him.

Sincerely,

A handwritten signature in blue ink, which appears to read 'Kimberly Brusatori', followed by a small circular stamp containing a smiley face.

Kimberly Ann Brusatori
Founder/Director
The Village Learning Center Inc.
281-794-4122



2015 Congress Ave.
Houston, TX 77002
phone 713.739.7752
fax 713.739.7706
SEARCHhomeless.org

July 14, 2017

The Honorable Senator Mike Crapo
Chair of the Banking, Housing & Urban Affairs Committee
239 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Crapo:

I am thrilled with the prospect of Neal Rackleff becoming HUD Assistant Secretary of Community Planning and Development and send you my unfettered support for Mr. Rackleff's confirmation.

I've worked in this field of homelessness for 25 years in Houston/Harris County and have witnessed our local government, private sector community, and other caring churches and organizations struggle to make progress in reducing homelessness. After Neal Rackleff accepted the very challenging role as director of the United States' fourth largest city's housing and community development department, he successfully altered this city department to more strategically and rapidly make significant impact and to better manage very complex resources. In addition to generating positive changes within the City department, Mr. Rackleff was one of the key leaders in making Houston a national model on how a major city can create systems change to effectively end veteran homelessness (which we accomplished by mid-2015) and soon to achieve an end to chronic homelessness. Mr. Rackleff's critical thinking, relationship building, and leadership skills have served our diverse community well in motivating and leading people and major institutions to think and act with urgency as they drive for thoughtful positive change.

SEARCH is a leading homeless service provider in greater Houston. As the CEO of this mission for the past 10 years, I've recognized the critical differences in leaders who can drive change and others who simply manage resources. Mr. Rackleff is a highly intelligent change agent, outside thinker, and partnership builder. As SEARCH and our partners continue to work strategically to end homelessness in Houston and share our learning with others throughout the nation, we are confident that our entire nation would benefit from Neal Rackleff's ability to drive change from this key leadership position.

Sincerely,

A handwritten signature in black ink, appearing to read "Thao Costis".

Thao Costis
President & CEO



3750 N. McCarty
Houston, TX 77029

P: 713.671.9993
F: 713.671.9296

www.houstonhabitat.org

July 18, 2017

The Honorable Senator Sherrod Brown--Ranking Member of the Banking, Housing & Urban Affairs Committee
713 Hart Senate Office Building
Washington DC 20510

Dear Senator Brown,

This letter is written to support the appointment of **Neal Rackleff** to serve as **HUD Assistant Secretary of Community Planning and Development**.

Neal has brought a commitment of service to the Houston community, which I had the privilege of witnessing first-hand.

As Director of Houston's Housing and Community Development Department, Neal has often been called upon to lead the city's affordable housing and neighborhood revitalization initiatives in the Greater Houston area. But it was one particular instance that allowed me to see this close up. During the Memorial Day weekend of 2015, one of our most cherished neighborhoods, Meyerland, suffered a devastating flood. Neal called me on that Sunday, as well as city departments (safety, trash, health, etc.), Interfaith Ministries, churches, synagogues, and United Way to help with the housing issue. Many residents were older and completely flooded out of their homes. It was crucial that we came together to tackle the crisis. Neal was instrumental in getting this done.

His dedication to the affordable housing piece was demonstrated with our partnership with LARA lots (Land Assemblage Redevelopment Authority) -- which enabled us to buy lots for an affordable price. We built 17 homes on those lots in the historic -- although impoverished -- 5th Ward community, where 80% lived below the average medium income.

I have known Neal over 4 years, and have been impressed with the thoughtful recommendations he has provided for Houston Habitat for Humanity to assist the City of Houston and the communities they serve. Neal is organized, resourceful, extremely competent, and has great rapport with people of all ages. His ability to creatively forge partnerships among various levels of civic and community are extraordinary.

Neal has always displayed a high degree of integrity, responsibility, and compassion. He is definitely a dedicated leader. His good judgment and mature outlook ensure a logical and practical approach to whatever issues he undertakes. I highly recommend Neal Rackleff for this esteemed position, and we in Houston are confident that he will serve the U.S. Department of Housing and Urban Development with the same devotion as he has served us.

Allison Hay, Executive Director
Houston Habitat for Humanity
3750 N. McCarty St. | Houston, TX 77029
O: (713) 671-9993 ext. 244
ahay@houstonhabitat.org

Holly Davies, MBA
Founder, Willow Meadows CERT
4410 Silverwood Drive
Houston, TX 77035-3636
Holly_Davies@sbcglobal.net
(713)-292-7023

The Honorable Senator Mike Crapo
Chair of the Banking, Housing & Urban Affairs Committee
239 Dirksen Senate Office Building
Washington DC 20510

July 16, 2017

In re: Neal Rackleff for HUD Assistant Secretary of Community Planning and Development

Dear Senator Crapo,

It is not only a great honor, but an absolute pleasure to provide this letter of recommendation for Neal Rackleff as he seeks employment in our great nation's capitol. I first met Neal during the Memorial Day Flood of 2015 in Houston, TX, in his capacity as Director of Community Development for the City of Houston. Our neighborhood and the surrounding areas had been particularly damaged by flood waters measured in feet, not inches. Neal worked well with the various VOAD (Volunteer Organizations Assisting in Disaster) groups, such as the Red Cross, Catholic Charities, Jewish Family Services and, of course, our CERT team. He smoothed the path to providing essential humanitarian relief in an extremely short period of time, and thus lessened the burden of human suffering due to the vagaries of nature. All of this was achieved with great professionalism and a manner that made working with Neal a delight.

Neal's many strengths include the ability to accurately prioritize needs and work on vital issues first, and his visionary leadership is amazing to behold. Even so, he is able to synthesize vast amounts of information and accurately deploy resources to those areas most deserving. Without his assistance, thousands of people in the Southwest Houston area, of all economic strata, would have been hard-pressed to piece their lives together. He works extremely well with people of all persuasions and is able to bridge gaps of many groups and cultures.

Finally, Neal brings a strong personal and work ethic to everything he does and has proven himself, as his excellent track record testifies.. I could not recommend a better person for the position for HUD Assistant Secretary of Community Planning and Development. I am confident that Neal will surpass any expectations in this new role.

Should you have further questions, please do not hesitate to contact me at the above address.

I remain,

Truly yours,

Holly Davies

cc: Senator Sherrod Brown



Greater Greenspoint Redevelopment Authority

July 17, 2017

The Honorable Senator Mike Crapo
 Chair of the Banking, Housing & Urban Affairs Committee
 239 Dirksen Senate Office Building
 Washington DC 20510

Dear Senator Crapo:

I highly recommend Neal Rackleff for the HUD position of Assistant Secretary of Community Planning and Development. I've known Neal for over twenty years. I've watched him work full time for the City of Houston while attending Law School in the evenings. His goal has always been directed to promoting housing and community development for those less privileged. This is evidenced in his work history and the jobs he chose as his career path.

Neal is dedicated and passionate and I person I trust completely on many different levels. I am proud to call him my friend. I know Neal will be a great asset to this administration. If you have any questions about my recommendation for Neal, please contact me at sbradford@greenspoint.org or by cell phone at 713-291-2978.

Sincerely,

Sally Bradford
 Executive Director
 The Greenspoint Redevelopment Authority
 16800 Greenspoint Park Drive, Suite 160S
 Houston, TX 77060

Mia Hinojosa
VP, Texas Gulf Bank
1626 S. Voss Rd
Houston, Texas 77057
7/17/2017

The Honorable Senator Mike Crapo
Chair of the Banking, Housing & Urban Affairs Committee
239 Dirksen Senate Office Building
Washington, DC 20510

Dear The Honorable Senator Mike Crapo:

I am writing this letter of recommendation on behalf of Mr. Neal Rackleff. I met Neal during the Memorial Day Floods 2015 in Houston Texas. At the time I was working for Whitney Bank. A group of women who lived near the area of town in Southwest Houston met up and started knocking on doors to see post flood what we could do to help the community. We were boots on the ground created by a mom's and ladies group on facebook. Within a few days I had the pleasure of meeting Neal at mission control for one of the many meetings he took with the communities that were greatly affected. He immediately said we have to do more, and by the next afternoon had contacted those to start making bigger shifts to help out so many in need. He utilized some of our boots on the ground information to create a database that ended up reaching so many. I was blown away by his take charge attitude and leadership that I continued on the project during all of my spare time. Neal will not only be an asset to become the HUD Assistant Secretary of Community Planning and Development, he will become a leader. His knowledge and dedication to the citizens in Houston Texas was beyond anything I have ever experienced. I am lucky to have been able to work besides him and hope one day I will have that chance again.

Sincerely,



Mia Hinojosa
VP, Texas Gulf Bank

Enclosure



David B. Turkel
Executive Director

HARRIS COUNTY, TEXAS
COMMUNITY SERVICES DEPARTMENT

8410 Lantern Point Drive
Houston, Texas 77054
Tel (713) 578-2000
Fax (713) 578-2090

July 14, 2017

The Honorable Senator Mike Crapo
Chair of the Banking, Housing & Urban Affairs Committee
239 Dirksen Senate Office Building
Washington DC 20510

Subject: Confirmation of Mr. Neal Rackleff as Assistant Secretary of HUD CPD

Senator Crapo,

I am writing with regard to the upcoming confirmation hearing of Neal J. Rackleff for the position of HUD Assistant Secretary of Community Planning and Development. As Director for almost 20 years of Harris County's Community Services Department which has included Housing & Community Development, Social Services and Economic Development, and before that, on the Economic Development team at the City of Houston, I have known and worked with Neal for almost 22 years. Our relationship began when he was a member of the City Attorney's Office and continued working together when he was an attorney with Locke Lord and then as the City's Director of the Housing and Community Development Department.

Mr. Rackleff is not only well versed in HUD programs and regulations, but is adept at finding solutions to difficult problems both legal and programmatic. He is an excellent negotiator (which I learned when working with him on various City/County issues) and most importantly, he operates with a deep sense of service to the community. Accordingly, I recommend him highly for the Assistant Secretary CPD position.

Sincerely,

A handwritten signature in blue ink, appearing to read "David B. Turkel".

David B. Turkel
Harris County, TX



July 14, 2017

The Honorable Senator Mike Crapo
 Chair of the Banking, Housing and Urban Affairs Committee
 239 Dirksen Senate Office Building
 Washington, DC 20510

Dear Senator Crapo:

I am pleased to write this Letter of Recommendation on behalf of Neal Rackleff. I have known and worked with Neal over 22 years. During those years, Neal has been very instrumental in making deals work, with applied intelligence and legal compass. His human touch with all parties involved in transactions was matched only by his zeal to be thorough, forthright and honest, while not leaving any questions unanswered. His creativity in finding ways to make community projects work is his hallmark, broadly overshadowed by his spirit and demand for compliance. At groundbreakings and ribbon cutting ceremonies, Neal delights the entire audience with humor, yet inspires them with hope for a better community.

Neal is true professional. He will manage with high energy, integrity and fairness. He will reach out and touch his staff, while setting higher standards in the expectation of productivity and efficiency. His long years of experience in housing, coupled with his desire to make housing programs work, will make Neal Rackleff an excellent choice as Assistant Director of the US Department of Housing and Urban Development, and I highly recommend his appointment.

Yours very truly,


 Redick Edwards, President



July 17, 2017

The Honorable Mike Crapo
239 Dirksen Senate Office Building
Washington, D.C. 20510

Senator Crapo:

The four hundred members of the Texas Affiliation of Affordable Housing Providers strongly support the nomination of Neal Rackleff to the position of Assistant Secretary of the Department of Housing and Urban Development.

Neal Rackleff has been a respected leader in the State of Texas on affordable housing and community development matters. His work in the public and private sectors has resulted in the successful and efficient deployment of resources to construct and preserve affordable housing, stabilize communities, and provide residents with opportunity for an improved quality of life. His multi-faceted skills will be well-suited for this position with the United States Department of Housing and Urban Development and we trust that his service will benefit our country.

The Texas Affiliation of Affordable Housing Providers is the trade association for developers of affordable workforce housing. The organization began in 1998. Its membership includes developers, builders, financiers, attorneys and others engaged in the process. The members use Low Income Housing Tax Credits provided by the IRS, which are sold in the private market. This source of capital allows these developments to charge rent below market value. Families of entry level public sector employees, retail workers and seniors are a few of the populations that we serve.

Thank you for your consideration,

R. L. "Bobby" Bowling IV
President

President
BOBBY BOWLING
CommunityBank of Texas

Immediate Past
President
MAHESH AYER
MacDonald & Associates

President-elect
NICOLE FLORES
Tropicana Building Corp

First Vice President
DEBRA GUERRERO
City Real Estate Advisors

Second Vice President
JOY HORAK-BROWN
The NRP Group

Treasurer
VALERIE WILLIAMS
Bank of America
Merrill Lynch

Secretary
JANINE SISAK
New Hope Housing, Inc.

CHRIS AKBARI
Itm Property Management,
LLC

DIRECTORS
DAN ALLGEIER
NuRock Development
Group

JEN BREWERTON
Dominium

TOM DIXON
Boston Capital

DARRELL G. JACK
Apartment Market
Data, LLC

DAN KIERCE
RBC Capital Markets- Tax
Credit Equity Group

DAVID KOOGLER
Mark-Dana Corporation

GEORGE LITTLEJOHN
Novogradec & Company
LLP

JUSTIN MACDONALD
MacDonald Companies

SCOTT MARKS
Coats Rose, PC

MARK MAYFIELD
Texas Housing Foundation

CHRIS THOMAS
CohnReznick LLP

Executive Director
FRANK JACKSON



CITY OF HOUSTON

Sylvester Turner

Mayor

P.O. Box 1562
Houston, Texas 77251-1562Telephone – Dial 311
www.houstontx.gov

July 17, 2017

The Honorable Members of the United States Senate:

Today, I write in support of Neal Rackleff's candidacy as HUD Assistant Secretary of Community Planning and Development. As Mayor, I can attest to Neal's professionalism and achievements during his tenure as Director of Housing and Community Development.

During his service with the City of Houston, I had the opportunity to get to know Neal personally. Highlighting one aspect that is indicative of his character and effectiveness is his leadership in Houston's Homelessness Initiative. Because of Neal's leadership, Houston is now viewed as a national model in how to effectively reduce the homeless population through rapid rehousing.

Mr. Rackleff focused on best practices in addressing homelessness that lead directly to a nearly 60% decrease in overall homelessness within the last 5 years. He demonstrated the ability to work well with subject matter experts, elected officials, and community leaders in a complex policy area with compassion.

His in-depth experience with an array of HUD programs while leading the City's Housing Department contributed to his successful tenure as Director.

In addition to his affable personality, conviction, and upstanding character, Mr. Rackleff has exhibited a sincere desire to grow and develop. His willingness and desire to serve are admirable qualities. His dedication and work ethic combined with his talent have made him the effective leader before you today.

Mr. Rackleff's leadership has proven to be a positive asset for the City of Houston and my hope is our country will benefit from his leadership while serving as HUD's Assistant Secretary. I am confident that Neal will represent the United States in an exceptional way.

I strongly support and recommend members of the Senate join me in supporting Neal Rackleff to serve as HUD Assistant Secretary of Community Planning and Development.

Sincerely,

Sylvester Turner
Mayor

Council Members: Brenda Stardig Jerry Davis Ellen R. Cohen Dwight A. Boykins Dave Martin Steve Le Greg Travis Karla Cisneros
Robert Gallegos Mike Laster Larry V. Green Mike Knox David W. Robinson Michael Kubosh Amanda Edwards Jack Christie
Controller: Chris Brown

Melody N. Barr
25606 Friar Lake Lane
Spring, Texas 77373
July 17, 2017

Honorable Senator Mike Crapo
Chair of the Banking, Housing & Urban Affairs Committee
239 Dirksen Senate Office Building
Washington, DC 20510

Dear Honorable Senator Mike Crapo:

I am a native Houstonian and from the beginning of my career at tender age of 20 a Public Servant. I am writing to give my full unwavering support to Neal Rackleff for his nomination and confirmation to serve as HUD Assistant Secretary of Community Planning and Development. I cannot think of a more deserving or more gifted individual for this position.

I met Neal more than 10 years ago, while working on one of my first multi-family projects. Little did I know, approximately 5 years later, Neal would become my Director. It was then that I had the opportunity to not only work for him, but to learn under his leadership. It was important to Neal that he had a staff that could get the job done, but more important to him was that we learned from each new challenge that came our way.

Under Neal's leadership, his team took on an aggressive challenge to build 2,500 units of Permanent Supportive Housing. This challenge was only accepted after researching Housing First as a housing model option. Neal was so passionate that his conversation with our Mayor at the time began our mission to eliminating Chronic Homelessness. Neal was part of the Steering Committee that helped Houston end Veteran Homelessness. While Neal was Director, Houston experienced two natural disasters and the shutdown of a dangerous apartment complex that resulted in loss of homes. Neal is an all-hands on deck leader and the following is a list of the results:

- o Moved 141 families from shelter to hotels – April 2016 – Tax Day Flood
- o Moved 99 families from slum property to permanent housing within 30 days
- o Moved 17 families from tornado hit Apartments to permanent housing within 14 days

This is just a snapshot of the work that Neal influenced as Housing Director for the City of Houston. There are countless relationships that were created, collaborations, and growth of staff – all under his leadership. When Neal came on as Housing Director, there were nearly 100 HUD findings written up for the City of Houston and when Neal left all had been resolved.

Again, I am writing to give my full support to Neal Rackleff for the next HUD Assistant Secretary of Community Planning and Development.

Respectfully,



Melody N. Barr